

DEVASTATION OF SAN FRANCISCO'S BUSINESS CENTRE.

THE CITY'S CHIEF COMMERCIAL AVENUE, MARKET STREET, RAVAGED BY THE FLAMES—THE LOFTY SPRECKELS (OR "CALL") BUILDING BURNING.—Drawn for Legic's Weekly by H. G. Dari,

LESLIE'S WEEKLY

THE OLDEST ILLUSTRATED WEEKLY IN THE UNITED STATES

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Thursday, May 3, 1906

A Great and Progressive City.

THROUGH THE active and intelligent campaign for municipal expansion and improvement which St. Louis's Million-population Club is waging, \$100,000 a year for four years is to be spent in advertising the city. The work of making the city's attractions known to the country and the world is very properly under the direction of an advertising agency skilled in disseminating information through the quarters, all over the United States, in which it can be made most effective.

The men who are advertising St. Louis's attractions The men who are advertising St. Louis's attractions ought to have an easy and pleasant task. It is fourth on the roll of the country's cities, with 575,000 people in 1900. The total must be nearly 700,000 in 1906. It has been growing with great ranidity recent years, as the volume or its oam crearings, the traffic, and its building permits show. Its manufactures, as seen by the latest figures from the census the state of the property are increasing at a high rate.

tures, as seen by the latest figures from the census bureau at Washington, are increasing at a high rate

of speed.

World's fairs have had a temporarily reactive business effect on all the cities which have had these fairs, except one. That one is St. Louis. Even Paris, which has had far more experience in getting up and managing international expositions than any other town in the world, always has two or three dull years immediately following each of them. Sometimes the dullness is spread over a longer period than this. For four or five years after its Columbian Exposition of 1893 Chicago was adversely affected in a business way by it. St. Louis, however, not only held its own in an industrial and financial way in 1905 as compared with its Louisiana Purchase Exposition period of 1904, but 1905 scored gains in nearly all its larger activities. Its bank clearings, its freight movement, and the number and the value of the buildings which it erected, all made gains in 1905 over 1904. This record surprised the country and the world. Both looked for a temporary set-back when the exposition closed.

Those, however, who are acquainted with St. Louis's financial solidity have not marveled at the absence, in her case, of the reaction which immediately follows world's fairs in the cities in which they are held. St. Louis was hit latest and lightest of all the great business centres of the country by the panic of 1893. It rallied quickest. The same thing was true of 1873, the latest preceding panic. All this is because St. Louis's business men, as a class, are balanced and sane. As their world's fair of two years ago proved, they are energetic, resourceful, and progressive, but they are not stampeded by good fortune. Whatever they win they are able to hold. The ground which they gain to-day is made a starting point for further advances tomorrow.

This should make the task easy for the gentlement. World's fairs have had a temporarily reactive busi-

morrow.

This should make the task easy for the gentlemen who are preparing to spread all over the country a knowledge of St. Louis's advantages as a business and social centre, and the prizes which the future holds

A Governor Who Does Things.

WHEN THE Senate of this State endangered the most important of the insurance-reform bills the man of the hour appeared and a lost cause was saved. The plan to defeat the bill of the Armstrong committee, to put the election of officers of all the great companies in the hands of the policy-holders, had been carefully arranged and was suddenly and unexpectedly sprung in the Senate. The bill was apparently defeated. Senator Armstrong and his associates stood dismayed. They knew not which way to turn. They were astounded, indignant, and ashamed, but

the hour of defeat became the hour of triumph when Governor Higgins appeared and took charge of the

the hour of defeat became the hour of triumph when Governor Higgins appeared and took charge of the people's cause. Under his direction a caucus of Republican senators was held, and the situation was immediately reversed. No other Governor of this State has ever rendered to the people a greater service, and none has ever responded more effectively to the call of duty in a critical hour.

When the story of the insurance investigation in this State is told, the man who will stand most conspicuous in the memorable struggle to give policyholders their rights will be Governor Higgins. There would have been no insurance investigation but for him. There would have been mone worthy of the name had he not carried out his plans as carefully and secretively as he did to prevent interference with the committee's excellent work. Whether he seeks to continue in the public service or not, he will have the satisfaction, at the close of his term, of knowing that he has kept every pledge he made to the people to give them an upright, conscientious, painstaking, and economical administration.

every piege he made to the people to give them an upright, conscientious, painstaking, and economical administration.

Frank W. Higgins has made a good Governor. He has not sought publicity, and has not played to the galleries, but he has never yielded an inch of ground when convinced that he was right in any matter. When the record of his administration is written, it will be admitted that he was right on every important question on which he has taken a stand. The earnest compliment paid to him by Senator Armstrong for rescuing the best of the insurance-reform bills from danger was well deserved. The senator said of the Governor's prompt and effective action: "When a weak or vacillating man would have hesitated, he acted instantly and literally took the situation by the neck and shook it out so effectually that resistance practically ceased at once. I am sincerely proud of Governor Higgins to-day, for I know that he is better understood to-day in his true character of rugged, upright honesty, and determination to do his duty as he sees it, and regardless of how others may view it, than ever before." than ever before

than ever before."

The people of this State may have had more skyrockets in the executive chamber under other administrations, but they have never had greater commonsense and honesty than Governor Higgins has shown.

San Francisco!

SHE sits upon her seven hills, All bare and blackened now A mourning veil of sable smoke Obscures her stricken brow. weeps above her dead that lie

Incounted in the gloom With ashes for a winding-sheet And cinders for a tomb.

WHERE rows of charred and crumbling walls Stand roofless to the sky, For bread and water ceaselessly Her homeless thousands cry With earthquake shocks that rent the rock In fissures gaping wide, And fire and famine, too, behold A city crucified!

THERE'S crape upon the Golden Gate And sorrow in the land, And all the nations of the earth Extend a helping hand; From East and West and North and South The long relief-trains go, For every heart in every breast Is melted by her woe.

BUT from the ruins at her feet, Lo! she will rise again; The spirit bold of Forty-nine Still burns in heart and brain. A San Francisco newly built And grander than before Will crown with palaces of trade Her seven hills once more.

MINNA IRVING.

In the Land of the Free!

IT IS NOT easy for an American citizen, born and bred in an environment where freedom of thought and action is accorded to all men, except those convicted of some actual crime, to read, without a sense of indignation, the occasional accounts in the newspapers of the chase, capture, and imprisonment of Chinamen guilty of no other offense than trying to cross the Canadian border into the United States without first subjecting themselves to the ordeal of an cross the Canadian border into the United States without first subjecting themselves to the ordeal of an official examination. Not many days since a column story appeared in the papers detailing the exciting experiences of several United States inspectors in unuting down two Chinamen who had been smuggled over the border near Newport, Vt. We are told about a long chase over mountains and through snow-drifts, of strategic moves at midnight hours, of cunning devices adopted to "capture the game," and so on, all

of which is more than painfully suggestive of the manhunts of fugitive-slave days and underground railroads, and hardly less repugnant to one's sense of right and justice. More abnorrent still is it to read how Chinamen thus hunted down and captured for trying to break into this "land of the free" are huddled like sheep into wretched and filthy jails along the border, and there detained for long periods like the meanest of criminals until the authorities are ready to deport them. Technically all this is legal and proper under the provisions of the Chinese-exclusion law, but it is none the less an offense against that higher law to which all men and all nations are amenable, and which has its foundations in the immutable principles of righteousness and justice. We are now learning, to our cost, that even a poor and humble Chinese laborer has some rights which we are bound to respect, and the hardest of the lesson has yet to come. At all events, if there are any who can read of these "brilliant feats" of our man-hunters on the Canadian borders with a feeling of pride they are welcared the separative texts at the captured the capture of the separative texts at the captured the captured the captured the separative texts at the captured t of which is more than painfully suggestive of the man-Canadian borders with a feeling of pride they are wel-come to the sensation.

The Plain Truth.

WE ARE informed by a newspaper dispatch from Washington that "sentiment in the House Naval Committee is crystallizing in favor of one huge battle-ship. Stories that have come to this country of the new English battle-ship Dreadnaught have fired the naval imagination, and now nothing will suffice but a bigger one for this country. Ten million dollars is talked of as the probable cost of the single vessel to be authorized." Here is economy for you—ten millions of dollars for a floating fortress of which there is not the slightest probability that any use will ever be made, and which in ten years, at the most, will be consigned to the junk heap! But if England can afford an expensive toy of this kind, why not the United States? That is naval-expansion logic, and there is no escape from it. no escape from it.

A STIR in Europe has been occasioned by a recent White House speech. In welcoming a German delegation, President Roosevelt spoke with appreciation of the friendship existing between Germany and the United States. His few pleasant and friendly words have created much comment in the political organs of Europe, and have led some of them even to suggest that the President contemplates an alliance between the United States and Germany, which, of course, is absurd. We are not seeking foreign entanglements or alliances of any kind. Our strength lies in our isolation and independence. But the fact that the President's riendly words have created so much interest abroad indicates the great tension which exists in European politics at this time, and the importance which attaches abroad to securing and retaining friendly relations with the United States. Before the time of President Roosevelt it was not ever thus. ever thus

OTHER PEOPLE besides over-zealous newspaper correspondents should have learned by this time that President Roosevelt does not entertain a kindly feeling toward those who abuse his confidence and try to gain some advantage for themselves by giving out statements as coming from him which he did not make with a view to publicity. The President has been criticised as being over-sensitive in matters of this kind, but we cannot coincide in that opinion. Such breaches of confidence as those complained of are acts of gross discourtesy in every case, to use no stronger term, and when committed for the purpose of furthering some personal and wholly selfish aim, they are petty and contemptible. This would be true if the person of whom an advantage was taken was an individual in the ordinary walks of life, but the offense is greatly aggravated in the case of a person occupying the exalted position of the President of the United States, whose public utterances must necessarily be guarded and never made without due consideration of their consequences to all concerned. of their consequences to all concerned.

THAT SOME labor unionists of the radical and unreasoning type should be denouncing Judge Cowing, of New York, for his recent action in sentencing a disorderly strike sympathizer to a year in Sing Sing is not surprising, but we are constrained to believe that the vast majority of union workingmen will regard the sentence as entirely just. The evidence in the case showed that the prisoner had been guilty of an atrocious and cowardly assault upon a defenseless man guilty of nothing more than serving as a watchman at a building in process of construction against which a strike had been declared. The victim was so badly injured that he had to remain in a hospital for several weeks. One of the firm constructing the building declared in court that they had been able to do business only at a constant "risk of life and limb" because of the strikers, and that sixty-five assaults in all had been made upon their men, dynamite having been used in five instances. In pronouncing sentence, Judge Cowing truly declared that crimes like this "hurt the cause of honest labor far more than they help it." If the particular labor union to which this cowardly thug belonged, and all other organizations of the kind, would come out in direct and explicit condemnation of acts of violence and lawlessness on the part of their members, it would go far to win for them a large measure of sympathy and support in their demands when actually based on reason and justice. THAT SOME labor unionists of the radical and un-

PEOPLE TALKED ABOUT

CEORGE J. GOULD has recently been looming up in larger proportions than ever before in the rail-road world, and ap-parently far greater



things are to come. A man, credited with being among Gould's intimate among Gould's intimate associates, has made the remarkable statement that "before he (Gould) is through, he will not only control every railroad in the United States; he intends to control a transcription, agree that portation system that will extend around the world. If his ambition is realized it will be possible to travel round the world and never step off Gould property." off Gould property."
While the foregoing should be received cum grano salis, it is certainly true that several

GEORGE J. GOULD,
The coming railroad magnate of the world, who is planning transcontinental lines.

Gould. It is not forgotten how he poured out \$23,-000,000 not long ago into the hundred miles of track to get into Pittsburg, and thus outgeneraled his gigantic rival, the Pennsylvania, in the very citadel of its power. His latest piece of strategy was getting a franchise suddenly rushed through the common council of Los Angeles, Cal., giving him the right of way through that city for a new transcontinental line rivaling the Santa Fé, the Southern Pacific, and the Salt Lake systems. The news of this franchise grant came like a bolt out of the blue, and created a tremendous excitement in southern California, where the prospect of a new competing line and a possible reduction of rates means very much to all business interests. But it is said to be only a part of Gould's plan of extension in the Southwest and the Pacific slope. He intends to build another transcontinental line connecting San Diego with El Paso. He already has the Texas Pacific connecting with El Paso from New Orleans. A railroad through San Diego will give him a sweep through the South from the gulf to the sea.

IN THE appointment of Mr. Arnold Shanklin as consul-general to Panama, President Roosevelt selected a man of extraordinary force of character and of diplomatic and execu-



of diplomatic and execu-tive capacity of the first order. Mr. Shanklin, who is a native of Mis-souri, distinguished him-self as a lawyer in St. Louis over a decade ago. Subsequently through a long residence in Mexico he became familiar with Latin-American character, literature, and politics. Because of his knowledge of the language and aspirations of the people who live south of the Rio Grande, be will be able to discovere the people who live south of the Rio Grande, be will be able to discovere the property of the property he will be able to give invaluable service to the Roosevelt administra-tion. He assumed his official position in No-

ARNOLD SHANKLIN,
The popular American consul-general to Panama.

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title, "The man who does," because of his aptitude for work and readiness for emergencies. There is very little of the politician in Mr. Shanklin. He is a diplomat, pure and simple. All parties should be equally satisfied with the appointment of Mr. Shanklin, as it will be by him and others of similar character and capacity that the policy of the United States in the infant republic of Panama will be safely and successfully carried out.

ONE OF THE most notable weddings of the Easter season in New York City was that of Miss Florence O'Day, daughter of Daniel O'Day, prominent in the management and control of the Standard Oil Company, and one of the most respected and eminent business men of New York City. The bridegroom was John William Hallahan, 3d, of Philadelphia. The Church of the Blessed Sacrament, in which the ceremony was performed, was magnificently decorated with flowers, and the altar was a perfect vision of beauty with an array of electric lights, and gorgeous masses of azaleas, ONE OF THE most notable weddings

lights, and gorgeous masses of azaleas, lilies, and roses. Mr. O'Day escorted the bride to the altar, and the nuptial Mass was celebrated by the Rev. Matthew A. Taylor, in the presence of Archbishop Farley and Bishop McFaul, of Trenton. The edifice was

crowded with guests representing the best social element of the city. The bride in her princess gown of white satin, and her magnificent diamonds, was a picture of health and happiness. Her maid-of-honor was Miss Ruth O'Day, and the captivating bridesmaids were the Misses Geraldine and Dorothy O'Day, with Miss Louisa Stone as flower-girl. At the wedding breakfast and reception which followed the ceremony, Mr. and Mrs. O'Day hospitably received and entertained several hundred of their intimate friends, and congratulations were showered on the bridal couple.

NOTWITHSTANDING the great number of very large fortunes in the United States, most of us still regard a million dollars as a considerable sum of money. A man who has gathered together that amount by a lifetime of effort and shrewdness is looked upon as one who has had unusual material success. But especially fortunate is that child supposed to be who is heir to an estate in even the lowest of the sev-



ROBERT REAKIRT

en figures. The actual settlement of \$1,000,000 worth of property on seven-year-old Robert Reakirt, the son of Capitalist L. B. Reakirt, of Cincinnati, has given him the distinction of being the richest youngster in that city. In the natural course of events he will inherit additional millions. He is not, however, so much to be envied by the average child in good health and with a happy home. Wealth has come to little Robert thus early in his career as the result of the divorcement of his parents. He is a boy without a home, although he is in the loving custody of his mother. He suffers also the disadvantage of being frail and delicate physically. en figures. The actual settlement of \$1,000,000 worth

SOME YEARS ago a Cincinnati man determined to set out for the Klondike, to dig a fortune out of the frozen sands. His plucky family declared that they could stand the hardships if he could, and so the household gods were put into bundles and the argonaut hike begun. Fickle fortune was kind in this instance, and the family is richer than the combined dreams ever provided for. The belle of the Klondike, as Miss Olga Kapfer, the daughter of the restless Cincinnatian, is called, recently returned for a long visit in her old home. She brought with her some rare fur garments she used in the frozen El Dorado and her favorite team of dogs with a sledge. She was the her favorite team of dogs with a sledge. She was the sensation of the hour with her trips about the city and suburbs of the Ohio metropolis. The dogs could drag their owner at the rate of ten miles an hour, and

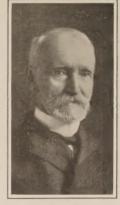


MISS OLGA KAPFER A helle of the Klondike g

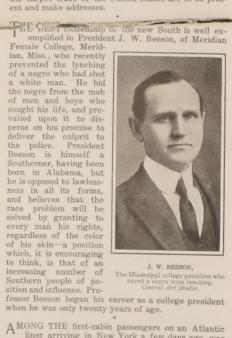
were so well trained and of such good disposition that they obeyed every word of command shouted from the sledge. Many Cincinnati girls enjoyed the novelty of dog rides

THAT IT IS possible to achieve success and wealth by honorable means and without loss of public esteem is the lesson, which needs enforce-

which needs enforcement in these days, taught by the career of the Hon. Stephen Sanford, of Amsterdam, N. Y. Mr. Sanford is a these days, Cæsar among carpet manufacturers. No name is more closely interwoven with the history and upbuilding of that Mohawk valley of that Mohawk valley town than that which he bears. Sixty-four years ago the first product of what is now one of the largest manufacturing industries in the Empire State was made ready for the market. To-day the Sanford mills occurry acres of ground occupy acres of ground and give employment to



and give employment to three thousand men and women. Mr. Sanford has been, pre-eminently, a successful man, and he is never averse to confessing that he worked diligently to achieve the measure of success he has gained. Veneration is the term which best expresses the feeling entertained by the people of Amsterdam for Mr. Sanford. There he is generally known as the "grand old man." Once a year he provides a field-day for residents of Amsterdam and vicinage at Huricans Farm, and furnishes, himself, everything possible to make his guests happy. This event has come to be known for many miles around, bringing people there even from New York. At that time he tries out his race-horses, preparatory to the annual meeting at Saratoga. One of his latest charities is the building and furnishing of a home for elderly women. The Amsterdam board of trade has asked Mr. Sanford to be the guest of honor at a reception which will publicly demonstrate that body's appreciation of the munificent gifts he has showered upon the city, and honor his eightieth birthday. Leading exponents of the carpet trade of the United States are to be present and make addresses. ent and make addresses.



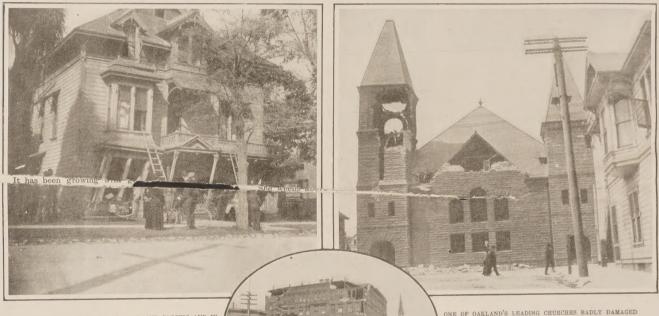
A MONG THE first-cabin passengers on an Atlantic liner arriving in New York a few days ago, was William Rotch Ware, upon whom has been conferred the signal honor of being the only American architect represented on the commission to plan for the Temple of Peace at The Hague, for which Andrew Carnegie donated \$1,500,000 three or four years ago. The palace was planned to be the Permanent Court of International Arbitration. Professor Ware is in the front rank of American architects. He practically founded the School of Architecture of the Massachusetts Institute of Technology, and later was head of the School of Architects of Columbia University for more than a score of years. He was one of the commission of architects which planned for the Pan American exprassion tects of Columbia University for more than a score of years. He was one of the commission of architects which planned for the Pan-American exposition buildings at Buffalo, and has been identified with many of the largest and finest architectural building projects in recent years, including the state-house at Harrisburg, Penn. Professor Ware is a man of broad culture and a brilliant conversationalist, and his qualities have been the means of making for him a host of friends.



TRAIN LADEN WITH TERRIFIED REFUGEES SPROM SAN FRANCISCO ABOUT TO DRAW (UT OF OAKLAND.



TALLEST SKY-SCRAPER IN OAKLAND THROWN THREE FEET OUT OF PLUME, AND WILL PROBABLY HAVE TO BE TORN DOWN.



RESIDENCE IN OAKLAND BUCKLED AND SAGGING AND IN DANGER OF COLLAPSING.

ONE OF OAKLAND'S LEADING CHURCHES BADLY DAMAGED AND UNFITTED FOR USE.



FRAME STRUCTURE WHICH WAS CRACKED AND WRENCHED, AND WHICH SANK FOR SEVERAL FEET INTO THE YAWNING GROUND.



PARK THRONGED WITH PEOPLE AFRAID TO RETURN TO THEIR SHAKEN HOUSES.

BIG EDIFICE SERIOUSLY DAMAGED IN THE BACKGROUND.

THE EARTHQUAKE'S HAWOC IN SAN FRANCISCO'S SUBURBS.

IMMENSE DAMAGE WROUGHT IN OAKLAND BY THE SEVERE SEISMIC CONVULSION WHICH DROVE ALL THE PEOPLE OF THAT CITY IN TERROR FROM THEIR HOMES.—Photographed especially for Lestie's Weekly by John Dicks Howe.



DESTRUCTION OF ONE OF THE GREATEST MODERN CITIES.

BIRD'S-EYE VIEW OF STRICKEN SAN FRANCISCO, SHOWING THE BURNED DISTRICT, COVERING TWENTY-FIVE SQUARE MILES, WITH THE MOST PROMINENT PLACES AND BUILDINGS CAREFULLY INDICATED.—Drawn especially for Leslie's Weekly by H. M. Pelil.

The Frightful Calamity on the Pacific Coast

THE GREATEST of all the disasters this country has ever experienced, the results of the earth-quake of April 18th and the conflagration which followed it, can hardly yet be grasped. Such an accumulation of horror upon horror has no parallel in history; first, the rocking of the earth, then the outburst of flames, with no water with which to fight them, since the mains had been broken by the earth-quake; and, almost worse than all, so far as human suffering is concerned, the lack of water for the famishing refugees. The disaster leveled the distinctions between rich and poor for the time being, for all needed food, shelter, and water equally, and under the strict rule of the military, special favors were shown to none.

It is pleasant to note the universal sympathy which

It is pleasant to note the universal sympathy which the misfortunes of San Francisco and her sister cities have aroused. Rulers of foreign countries have sent It is pleasant to note the universal sympathy which the misfortunes of San Francisco and her sister cities have aroused. Rulers of foreign countries have sent cablegrams of condolence, the list including the Czar of Russia, King Frederick of Denmark, King Victor Emmanuel of Italy, King Haakon of Norway, King Carlos of Portugal, and President Fallières of France. President Roosevelt contributed \$1,000, and issued an appeal urging that the outpouring of the nation's aid be intrusted, as far as possible, to the American Red Cross Society. A specially appointed Red Cross agent, Dr. Edward T. Devine, general secretary of the New York Charity Organization Society, was sent from New York to co-operate with the San Francisco branch of the organization. Congress appropriated \$3,500,000 for the relief of the sufferers. Governor Higgins, of New York, issued a proclamation calling for popular subscriptions, and a special session of the California Legislature was almost immediately decided upon, with the purpose, if necessary, of bonding the State to the limit of its credit to carry out measures of relief.

These are the official expressions of sympathy; the appreciation of the need of the moment has been manifested on the part of the public by generous contributions from all parts of the country. More than \$1,000,000 was raised in New York on the first two days after the disaster, John D. Rockefeller heading the list with a subscription of \$100,000. Other large contributions were:

Andrew Carnegie, \$100,000; Officers of Standard

list with a subscription of \$100,000. Other large contributions were:

Andrew Carnegie, \$100,000; Officers of Standard Oil Company, \$100,000; William Waldorf Astor (by cable), \$100,000; New York Stock Exchange, \$95,000; Ladenburg, Thalmann & Co., United Railways Investment Company, Patrick Calhoun, C. Sidney Shepard, and Ford, Baccon & Davis, \$75,000; M. Guggenheim's 1, 1000; P. Morgan & Co., \$25,000; Carnegie Hero Fund, \$25,000; George J. Gould, \$5,000; Mrs. Phoebe Hearst, \$5,000; Cornelius N. Bliss, \$1,000; Charles Stewart Smith, \$1,000.

A man came into Mayor McClellan's office, saving

000; Charles Stewart Smith, \$1,000.

A man came into Mayor McClellan's office, saying that he was only a messenger, and laid twenty-five new thousand-dollar bills on the desk. "Who is the generous giver of this magnificent sum?" asked the mayor. "I cannot tell you from whom it comes," was the answer, "but I can assure you that it is clean money." Pressed further to disclose the donor's identity, the messenger would only suggest that the contribution be listed as "From a friend of humanity."

Money may be forwarded by telegraph through the sub-treasury. The government has a sub-treasury and a mint in San Francisco, which together contain \$245,000,000.

Wealthy citizens of San Francisco subscribed \$180,

Wealthy citizens of San Francisco subscribed \$180,-000 at once. Among the other cities which have promptly responded to the call for aid are Sacramento. which in the first day or two after the earthquake raised \$50,000; Los Angeles, \$100,000; Portland, Ore., \$160,000; Boston (and Massachusetts), \$500,000; Philadelphia, \$70,000; Indianapolis, \$10,000, Vice-President Fairbanks contributing \$250. The fund throughout the country amounts to over \$13,000,000. To facilitate relief operations Secretary Shaw directed the San Francisco sub-treasurer to deliver to the Wells Fargo Express Company \$10,000,000 in cash, the company having deposited in the New York sub-treasury securities equal in value to that amount.

treasury securities equal in value to that amount. A money loss of more than \$300,000,000 is assured. Among the heaviest holdings of San Francisco property are the following: The James D. Phelan estate, \$15,000,000; the William H. Crocker estate, \$12,000,000; the William H. Crocker estate, \$12,000,000; Mrs. Hermann Oelrichs, \$3,000,000; Mrs. William K. Vanderbilt, Jr., \$4,000,000; the Hearst estate, \$2,000,000; D. O. Mills, \$8,000,000; the Sloss estate, \$5,000,000; Dr. Herbert Law and brother, \$5,000,000; the Sharon estate, \$5,000,000; the Lloyd Tevis estate, \$5,000,000; Mrs. Eleanor Martin, \$1,500,000; the Flood estate, \$7,000,000; the Lunning estate, \$4,000,000; Cunningham, Curtis & Welsh, \$3,000,000, and the A. P. Hotaling estate, \$5,000,000.

The insurance carried by San Francisco property owners is estimated at \$268,000,000. It is believed that about fifteen of the smaller companies will be obliged to retire from business after paying their

The doom of earthquake and fire fell upon the city without warning, the first shock coming at a time when most people were in their beds, and its earliest stages had no philosophical observer, like Pliny at Pompeii, to describe them in the interests of science; but al-most with the first hour of the cataclysm the newspaper men and telegraph operators began sending out to the world the story of the city's destruction. It

abounds in bizarre and horrible incidents. The water supply having failed on account of the shattering of the mains, the firemen and soldiers were obliged to fight the fire with dynamite, which was used freely in blowing up buildings in the hope of isolating the structures already burning. The shifting winds rendered this expedient largely without result, and after a time the supply of dynamite was exhausted. By this time the flames had reached Nob Hill, the part of the city containing the homes of the wealthiest citizens, and a last desperate effort was made to save some of the houses of the district at the expense of others. Hundreds of police, soldiers, and volunteer workers were sent to warn the occupants of the buildings marked for destruction—sixteen blocks of them—and then army cannon were trained upon the millionaires' houses, and solid shot aided in the work of demolishing the walls already weakened by the explosion of charges of abounds in bizarre and horrible incidents. already weakened by the explosion of charges of powder. The attempt was useless; the flames leaped

the gap and passed on.
San Francisco had more than 400,000 inhabitants. San Francisco had more than 400,000 inhabitants. Perhaps 100,000 of these escaped to Oakland or the peninsula the first day. Most of the other 300,000, after the city was given up as lost, were obliged to seek refuge in the city parks and the Presidio military reservation. Fortunately, Golden Gate Park is the largest in any American city, and afforded a safe asylum. Rich men opened their houses to the homeless strangers. In one fashionable Pacific Avenue residence twenty refugees, including two Chinese, passed a night in the drawing-room, the hangings of which the mistress took down as bed-coverings for her which the mistress took down as bed-coverings for her guests. In the morning the hostess, her family, and those she had sheltered were forced to abandon the

guests. In the morning the hostess, her family, and those she had sheltered were forced to abandon the house before the advancing flames.

Food, of which the city never carried a stock sufficient for more than a few days, has of course been pitifully scarce and went to famine prices. Bread sold for seventy-five cents a loaf, ordinary soda crackers for ten cents each, ham and bacon for a dollar a pound, and canned goods for as high as two dollars. General Funston placed soldiers in charge of the groceries and other sources of food supplies, and where they were in charge they superintended the selling of food with scrupulous fairness. In general, little disposition has been shown to take undue advantage of the scarcity of all sorts of supplies to raise prices, but several teamsters, who demanded fifty dollars an hour for hauling household goods, had their wagons confiscated by the military. Fifty thousand loaves of bread were baked daily, under direction of the army authorities, after the third day. Fear of actual famine has apparently been averted. Mare Island navy yard had more than 100,000 pounds of food, and 1,000,000 rations can be sent to San Francisco by the commissary department of the army within a few days. rations can be sent to all relations of the same within a few days. Thousands of tents have also been rushed forward, and the local relief committee on April 20th authorized

and the local relationmentee on April 20th authorized the seizure of all supplies arriving in the city, the consignees to be paid as soon as funds are available.

At one store the grocer demanded seventy-five cents a loaf for bread. The corporal on guard there brought his gun down emphatically as he said: "Bread in the corporal of t

is ten cents a loaf in this shop." And it was.

One of the methods adopted for immediate relief was the sending throughout New York City of a number of big circus-vans for a house-to-house collection of supplies, to be forwarded as soon as enough was

as supplies, to be forwarded as soon as enough was gathered to load a special train.

A great deal of the suffering was caused by the lack of water for drinking—or, indeed, for any other purpose. Bottled mineral water sold for twenty-five cents a glass. Bucket brigades, drawing from the reservoirs on the hills, carried water to the thirsty

reservors on the finis, carried water to the thirsty crowds, sometimes for a distance of a mile or more. The presence of the two thousand regular troops under General Funston, aided by the police and citizen volunteers, including five hundred students of the Uni-versity of California, kept down disorder and robbery. The guards had orders to shoot any one found looting, and they executed them relentlessly, killing a number of miscreants. One man staggered out of a winehouse, his arms filled with champagne bottles, himself half drunk. The soldiers caught him, stood him against a wall, and shot him in a trice. Prompt against a wall, and shot him in a trice. Prompt measures were taken to prevent an outbreak of pestilence from the dead bodies. The troops and ablebodied civilians were all needed for fire and guard duty; so the military authorities drafted the old and weak to dig graves. Many bodies had been removed from place to place as the flames advanced.

A priest of the Church of Saints Peter and Paul (commonly called the Church of the Fishermen) had

(commonly called the Church of the Fishermen) had saved the Host, vestments, and sacred vessels, and set up an altar in the open air, where he said Mass.

Not only was the conflagration spread by the wind, but the sky remained without sign of rain, which might have mitigated the catastrophe. Later the trade wind set in from the west and arrested the progress of the fire to such an extent that the better residence district of the Western Addition and Pacific Heights and a fringe of scattered suburban houses were spared. The circumference of the burned area, comprising the entire business district and a large

were spared. The circumference of the burned area, comprising the entire business district and a large part of the residence section, is twenty-six miles.

Nearly every public or business building of importance in the city was destroyed or badly damaged. The United States mint escaped, but the \$7,000,000 Palace Hotel, the splendid city hall, built at a cost of \$8,000,000 or \$9,000,000, and the huge Mills building, are

total wrecks. The great library of the late Adolph Sutro, containing many ancient and rare books—among them a complete collection of Shakespeare folios—was destroyed, as well as the many paintings bequeathed by Collis P. Huntington to the Metropolitan Museum of Art. Among the mansions burned or blown up on Nob Hill was the Mark Hopkins house, given to the University of California as an art school.

Outside of San Francisco the damage to life and property was heavy. Santa Rosa, a pretty town of 10,000 inhabitants, lost all its public buildings. Le-In,000 inhabitants, lost all its public buildings. Lehand Stanford, Jr., University, at Palo Alto, with its magnificent buildings, was almost entirely wrecked. San José, Salinas, Sacramento, Napa, Santa Cruz, and Berkeley also suffered severely. Shocks were felt as far south as Los Angeles.

Some valuable lessons for builders have been learned, though at an enormous cost. It has long been held that a frame structure was better adapted to survive earthcaptes shocks than a building of

to survive earthquake shocks than a building of ma-sonry. This theory has been vindicated, but it has also been shown that the fireproof buildings of also been shown that the fireproof buildings of steel construction withstand an earthquake better than the filmsy wooden structures that made up so large a part of San Francisco. The "sky-scraper" Spreckels or Call building stands, though gutted by the flames; the low and massive buildings of Leland Stanford, Jr., University, built with a view to resisting seismic shocks, are in ruins.

San Francisco will be rebuilt, and it will probable be

San Francisco will be rebuilt, and it will probably be largely a city (so far as its largest buildings are concerned) of steel-frame structures. Before the fire was fully checked, a property owner tried to rush a telegram East ordering a supply of steel. D. O. Mills and other heavy losers of real property announce their intention of rebuilding as soon as practicable. New York building experts say that if they are called upon to erect big buildings in the earthquake zone they will use a strong, steel framework, with the walls thoroughly anchored to it. A syndicate of Hong-Kong merchants proposes to build a new Chinese quarter. It may well be that in a few years a far more splendid city may rise on the ruins of the old. This has been the experience of Chicago, whose property loss in 1871 was \$200,000,000,000, and of Baltimore, Boston, and Galveston. San Francisco will be rebuilt, and it will probably be

Startling Discoveries of Copper in Mexico.

SAHUARIPA, MEXICO, April 18th, 1906.

THE MINING men in this district are intensely excited over recent developments in one of the large center mines of the Sahuaripa Mountains. The force of men at work on the Anaconda Sonora Copper Company's property have opened a body of ore of extraordinary richness, considering the size of the veins in the mine. This ore contains large quantities of native copper and runs high in silver and gold. Some of it carries 600 ounces of silver to the ton, with gold values of \$30 to the ton. This ore is worth from \$800 to \$1,000 to the ton, and it has been found in considerable quantities. The Anaconda Sonora Company has bought, also, a 120-ton smelter, which will shortly be installed on the Yaqui River, near the company's mines. It is expected that the company will soon be producing copper matte and paying a daily net profit of \$5,000.

Mr. J. J. Smith, chief engineer of the Anaconda THE MINING men in this district are intensely ex-

profit of \$5,000.

Mr. J. J. Smith, chief engineer of the Anaconda Sonora Company, has left for Chicago, where the company has its headquarters, and will return within a week to give his personal attention to the installation of the smelter and further development of the mine. This property is now considered one of the biggest and most promising copper mines in northern Mexico. Its increasing values in silver and gold ore indicate that it is much similar to the famous Minas de Mexico, which has produced \$8,000,000, and is now paying handsome profits.

The Anaconda Sonora Company recently offered a few of its shares for public subscription to put a smelter in operation and complete a wagon road from its mine to its smelter site. This company is composed of Chicago and St. Paul business men, and is practically a close corporation. There is no better investment now than one made in a good copper enterprise; and unless the shares of the Anaconda Sonora Company have all been taken up, that company's proposition is worthy of immediate investigation. A letter to Mr. William S. Barbee, \$22 National Life Building, Chicago, mentioning this article, will bring you any information which you desire. Any one interested in copper or in investments of any sort would do well to advise with Mr. Barbee at once.

Horsford's Acid Phosphate

CURES HEADACHE

CAUSED by summer heat, overwork, nervous disorders or impaired digestion. Relieves quickly.

9

Desserts

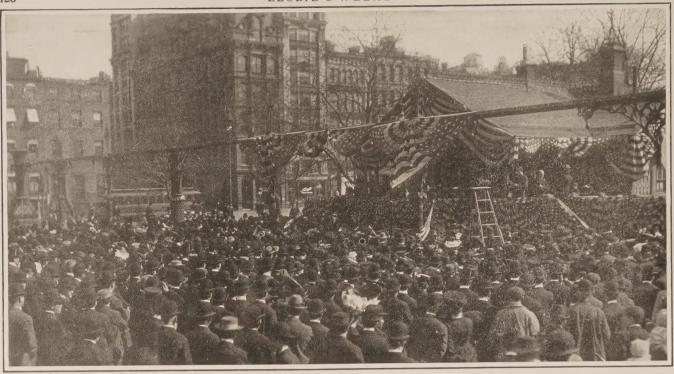
are easily and quickly prepared when Borden's Eagle Brand Condensed Milk is used. Always have a supply on hand and be ready for the unexpected guest. Send for Recipe Book, 108 Hudson Street, New York.



THE FIRE-SWEPT HOMES OF SAN FRANCISCO'S MILLIONAIRES.

BURNING OF NOB HIL—LTHE FINEST RESIDENCE SECTION OF THE CITY, SWEPT BY UNCONTROLLABLE FLAMES, AND THE TERRIFIED INHABITANTS FLEEING FOR THEIR LIVES.

Drawn for Lealing Weekly by George W. Peters.



THE SPEAKERS' STAND AND SOME OF THE SYMPATHETIC LISTENERS.







OF THE CALVARY BAPTIST ASKING FOR CONTRIBUTIONS.

SALVATION LASSIES READY TO SOLICIT CONTRIBUTIONS FROM THE CROWD.

EX-AMBASSADOR CHOATE

THE NEW YORK'S SALVATION ARMY'S MASS-MEETING IN BEHALF OF THE EARTHQUAKE VICTIMS. MORE THAN THREE THOUSAND PEOPLE GATHERED IN UNION SQUARE, AND CONTRIBUTED \$2,200.—Photographs, copyright 1906, by Brown Brothers

A Great Meeting for California Relief.

MORE THAN three thousand people attended the MORE THAN three thousand people attended the Salvation Army mass-meeting in Union Square, New York, on Sunday, April 22nd in behalf of the sufferers by earthquake and fire in California, and contributed \$2,200 on the spot. Joseph H. Choate presided, and addresses were made by Bishop Greer, of the Protestant Episcopal Church, the Rev. Dr. R. S. MacArthur, pastor of Calvary Baptist Church, and Commander Evangeline Booth. All classes of society were represented in the crowd, which listened in sympathetic silence while the speakers dwelt upon the needs of the sufferers, and even the applause which greeted Mr. Choate on his rising was subdued. He

congratulated the country upon the instant and general response which had been made to the appeals for aid, but said that it was impossible to calculate the amount of relief which would be necessary.

As the last speaker finished, Mr. Choate, advancing to the front of the platform, shouted: "Let no man or woman leave this place until the collection is taken." And for the fifteen minutes during which the Salvationist collectors made their rounds the crowd stood silent, the men with bared heads. Nearly every one in the assemblage contributed something.

If you need a bracer in the morning try a glass of soda and a little of Abbott's Angostura Bitters. You'll be surprised how it will brighten you up.

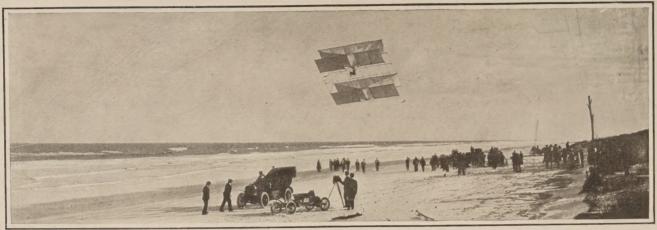
From the Moment of Birth

Mothers Should Use Cuticura Soap, the World's Favorite for Baby's Skin, Hair, and Hands.

FAVORITE FOR BABY'S SKIN, HAIR, AND HANDS. Mothers are assured of the absolute purity and un failing efficacy of Cuticura Soap and Cuticura Ointment, the great Skin Cure, and purest of emollients, in the preservation and purification of the skin, scalp, hair, and hands of infants and children. For baby humors, eczemas, rashes, itchings, and chafings, as a mother's remedy for annoying irritations and ulcerative weaknesses, and many sanative, antiseptic purposes which readily suggest themselves to women, as well as for all the purposes of the toilet, bath, and nursery, Cuticura Soap and Ointment are priceless.



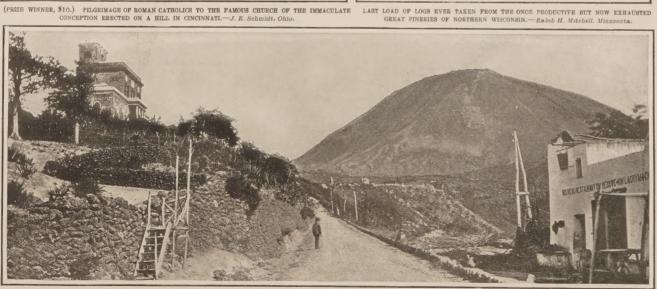
BARNUM & BAILEY'S CIRCUS-WAGONS ON THEIR WAY TO COLLECT SUPPLIES FOR SAN FRANCISCO SUFFERERS BY A HOUSE-TO-HOUSE CANVASS IN NEW YORK. - A. E. Dunn.



THE LUDLOW AEROPLANE FLYING ABOVE A FLORIDA BEACH SOME TIME BEFORE IT COLLAPSED AND FELL, FATALLY INJURING ISRAEL LUDLOW, ITS INVENTOR .- T. K. Hastings, Florida







THE OBSERVATORY (AT LEFT) IN WHICH PROFESSOR MATTEUCCI AND HIS ASSISTANTS HEROICALLY REMAINED ON DUTY DURING THE RECENT TREMENDOUS ERUPTION OF VESUVIUS (AT RIGHT).

Harold F. Faulkver, Massachusetts.

NEWS PHOTO PRIZE CONTEST—OHIO WINS.

PECULIAR HAPPENINGS OF THE TIME OF WHICH THE OPERATORS OF THE CAMERA MADE PICTORIAL RECORD.



LATELY I STOOD on the summit of Palmer Mountain, accredited by many geologists and mining engineers the most valuable mountain in North America. From the summit to the western base you can trace a hundred or more parallel ore veins by the most pronounced outcroppings, which give expression to formations not unlike accordion folds. These outcroppings are very rich in free gold, and on my descent I chipped off a dozen beautiful specimens of quartz, which sparkled with incrustations of pure gold. I saw the immense dike near the summit from which a rock was sent to the world's fair at Chicago that assayed \$40,000 gold to the ton, and attracted the admiration of mining men from all over the world. At the base of this mountain is being prosecuted a gigantic mining enterprise, perhaps as great as the country has ever seen, by a corporation which bears the name of the mountain. Have you ever heard the name of this mountain? Do you know the home of this Golconda? I confess a month ago I couldn't have told whether Palmer Mountain was in Washington or some other State, and as to the extent of the mining operations at its base, I had only the haziest of impressions. News from this region travels slowly, or it never comes at all, for this region has never felt the thrills of a mining boom. But I will hazard the prediction that in a year or two this mountain of gold will be crowned with a fame as wide as Cripple Creek's, and that the mining company boring its side will have unlocked a treasure-house so amazingly rich that Stratton's Independence mine will have been outdone. This mountain of precious metal is away up in the northern part of the State of Washington, in Okanogan County, which extends along the boundary nearly a hundred miles. The mountain seems to be a detached peak of the distant Cascade Range, which flanks the county on the west and is a diorite formation which was pushed up from the surrounding slates and gramite by eruptions of the volcanic forces of a prehistoric age. Rising proudly like a sentinel above t wants of man. It is here that the Palmer Mountain Tunnel and Power Company has built the cross-cut tunnel, like a Titan's key, which has unlocked nature's vaults. This great eight-by-ten tunnel, hewn from dicrite, a rock much harder than granite, goes straight into the mountain nearly a mile, and when finished will emerge on the other side, and will then transport ores from mines on the eastern slope and drain work-

ings of these properties. This company has in the first 4,000 feet intersected twenty-eight quartz veins, any one of which would make paying profits for many a mine of modest hopes. As this tunnel company is about on the eve of the installation of a 300-ton reduction plant, and a reprisal of its ores after thirteen years of pouring money into development, you will do well to watch it.

Although the property has been opened up on a gold-mining basis, Palmer Mountain undoubtedly rests ings of these properties.



ARRIVAL AT LOOMIS OF THE BIG PENSTOCK FOR THE HYDRO-ELECTRIC POWER PLANT-DRAGGED NEARLY EIGHTY MILES OVER THE MOUNTAINS

upon a sulphide base and its undeveloped copper deposits bid fair to overshadow those of the gold.

It's the richest mine on the American continent in the making. When the State's history of mining shall be written, the evolution of this vast undertaking will form the basis for a thrilling chapter, and the name of John Boyd, its creator, will find a prominent place in its pages

the name of John Boyd, its creator, will find a prominent place in its pages.

In undeveloped assets Washington is one of our richest States. Build a wall around her boundaries and she could support with her own resources, and for ages, millions more than now claim the State as home; and were by some caprice of nature her crops to fail, her gold and silver would open the markets of the world and keep them open to generations yet to come. As big as all of New England, and New Jersey thrown

in, Washington has a population of only that of Baltimore, and Okanogan County, the biggest and richest county in the State, contains only as many people as a fair-sized Eastern village. Still this county comprehends an area as great as Massachusetts, and has probably mineral wealth enough below her rugged hills to pay the national debt. But with all Washington's absolutely known stores of mineral wealth she produced last year only one-seventy-fifth of Colorado's output of gold for the same period; and, with copper ores enough to compete with some of the big copper States, her copper output is such a negligible factor that she's away down in the lists. Amazing as this anomaly is, it finds apparent solution in the State's lack of railroads and dearth of men who do things—men like Boyd or like Hodges, of the Granby or Newhouse. Implant a few giants of this type here and bring out Colorado's 30,000 miners, and within a few years—very few years—Washington would eclipse the annual twenty-five-million-dollar gold record of the Centennial State. This is no mining dream. There are visual evidences a-plenty to prove it. Eliminate Palmer Mountain entirely and the State will have left a dozen other sections showing Cripple Creek-like mineralization. Eliminate Okanogan County and Washington still has twelve other counties showing unusual metalliferous deposits of wide extent. There's a neverfailing water supply for domestic and power purposes, plenty of timber, and Providence never gave a country a fairer Limiate. At the very threshold of the mining zone are two hundred thousand acres of coal—every bit as good for steaming and cooking as that of the Connellsville region in Pennsylvania. Is this coal deposit developed? By no means commensurate to the State's requirements. Are the State's mining opportunities sizedup? Not to an extent at all proportionate to the wideness of the opportunities alavishly offered. Some time ago I left the Canadian Pacific Railroad at Midway, and crossing the boundary into the United States at Fe



TOATS COULEE CREEK

PALMER LAKE, THE TERMINUS OF THE NEARLY COMPLETED GREAT NORTHERN EXTENSION

ately available to sell to other mines, and if I remember rightly this is all contracted for. The generators are at Toats Coulee Creek, just two miles from the portal of the tunnel, with the intake at an elevation 370 feet above and connected with

and connected with the turbines by a 6,000-foot runway

of heavy timber. I have never seen a finer piece

the mining world. Of these mines none gives expres-sion to such extensive developments as the Palmer Mountain Tunnel and Power Company. Nor, indeed, is there any mine in Okanogan County, or in the entire State, I am told, which owns such a vast amount of ore reserves. Until recently 125 miles from railway transportation, and even now sixty-five miles distant from steel rails, the company has prosecuted to



INTERIOR VIEW OF POWET - HOUSE OF THE PALMER COMPANY.

success such a marvelous piece of mining that its career is well worthy of record, both fpr its romantic side and to illustrate what may be done here when the work is directed by brains, unfailing courage, and personal integrity.

Gold was found on Palmer Mountain by cattle-men in the late 'seventies, but it was not until along in the 'eighties that serious prospecting and staking of claims was done. It was to Loomis in 1892 that John Boyd, accompanied by his wife and baby daughter, of claims was done. It was to Loomis in 1892 that John Boyd, accompanied by his wife and baby daughter, went from North Dakota, where Boyd clerked in a store. Loomis had attracted young Boyd's commercial interest, as it seemed to offer extremely good opportunities for trade. Hence he freighted into Loomis a stock of general merchandise, and opened a store for its sale. Loomis, then 125 miles from the railroad, was the outfitting point for miners entering the desolation beyond, and Boyd's store became the centre of this trade, and the proprietor grew rich and prospered in other ways. The panic year of 1893 following marked the demonetization of silver and the general disorganization of mining operations everywhere. Many of the owners of claims on Palmer Mountain, affected by the widespread apprehension that mining interests were going to smash, sold out and quit the "diggings." The stampeding miners found a cheerful purchaser in the proprietor of the general-merchandise store, and one by one sixty valuable mining claims on Palmer Mountain became the property of John Boyd. By the close of the winter of 1893–4 young Boyd was "monarch of all he surveyed," for from his store he could look upon the southwestern slope of Palmer Mountain and truthfully say it was all in his possession.

Early in the game Mr. Boyd saw he had a great property, but work on the many shafts and the various tunnels that marked the efforts and hopes of former owners could not be continued profitably as units, hence it was in the summer of 1896 that Boyd started the great Palmer tunnel, which would, it was thought, cut all the ore veins traversing the western face of Palmer Mountain. This work is to-day famous in mining circles the world over: first, from the great number of true-fissure veins it opens up at great depth; and, second, for the excellence of its construction and its strategic possibilities as a common carrier of ores beyond its own boundaries. Mr. Boyd found that the enterprise was taking him beyond the limit of his finances, so he sold out his store and came to New York to raise funds. Absolutely a stranger in a strange land were both Mr. Boyd and the section whence he came. When Boyd told of Palmer Mountain ten persons refused to listen to one who gave ear. But Boyd came east for money, and he worked night and day to get it. Gradually funds came in exchange for stock, and money went west and the growing enterprise took on concrete form. Night and day the drills kept up their ceaseless onslaught on the receding tunnel breast; one by one the rich ore veins were cut, each adding incalculable wealth to the assets of the com-



FLUME OF THE PALMER MOUNTAIN TUN-NEL AND POWER COMPANY.

seen a finer piece of hydraulic engi-neering nor great-er excellence in construction; and all this power plant all this power plant and all the splendid mining operations have been planned and pushed to completion by a man who, prior to coming to Loomis, knew no more about scientific pursuits than a mining engineer knows about merchandising. While Mr. Boyd was learning the scientific side of mining and perfecting himself in metallurgy, his practical store training helped amazingly in the more prosaic part of the work, and is reflected noticeably in the perfect system in operation at every noint on the wast enterprise. point on the vast enterprise.

Mr. Boyd could have built a reduction works two Mr. Boyd could have built a reduction works two or three years ago, and he had ore enough available to have kept it running, but his scheme comprehended such magnitude that he wanted to make sure of the nature of the ores before he bought and installed expensive machinery. He may have been criticised, but these few doubters now see the wisdom of his course. Now, after a long series of the most conclusive tests, the company knows exactly how to most cheaply treat its ores for the last cent's worth of values.

The propriety of exploiting the Palmer Mountain Tunnel Company may be questioned. That it gives advertisement to an enterprise created solely for private gain I don't deny. But records of vast industrial undertakings successfully carried on to completion under unusual difficulties cannot fail to arouse interest and serve as illustrations to men of creative genius of the opportunities in this land creative men of the Boyd type are what Washington must have, nence, it may be excusable to give publicity to private enterprise, and orief record to unusual personal qualineffice, it may be excussing to give publicity to private enterprise, and titlef record to unusual personal qualities reflected in men of the Boyd type; for this influence will then reach out to men who want opportunities, and who have capacity enough to make the most of them. Surely here are opportunities, and more than enough to go round.

From the summit of Palmer Mountain swing an imaginary circle with a radial width of 200 miles, and within this area you'll find one of the richest mineral spots on the earth. It is hardly scratched as yet, and surely not one-half prospected. But the railway builders have come and the construction of steam high-ways marks the beginning of a great industrial awakening. Already the "Hill interests" have constructed nearly two hundred miles of track in Okanogan County, and by June trains will be running from Spokane direct to Palmer Lake, twelve miles from Loomis. The superintendent of this road told me that the Great Northern people predicated their future profits from this section of the road almost wholly upon the expected tonnage from the mines. The construction and maintenance are alike most costly, owing to the excessive grades, and the willingness of Mr. Hill and his associates to spend all the money the railway will cost is about the best advertisement the region could have. It bespeaks their absolute faith in the future mining operations soon to be prosecuted with vigor, now that the Palmer Mountain people have demonstrated that Okanogan is a veritable treasure-house.



pany. News, too, from Palmer Mountain became regular features of mining and scientific journals ready to record real mining achievements, and with the slowly widening fame of the work here money came in a bit easier. But never a dollar came really easy, and Mr. Boyd's work in the East was as difficult as his directing the work at Palmer Mountain 3,500 miles away. At the mine Mr. Boyd has had a good lieutenant to carry out to the letter the work as arranged. From time to time eminent engineers were called to Loomis, but Mr. Boyd's plans were always enthusiastically indorsed, and the tunnel with its laterals, and all the specially constructed appurtenances, including power plants, are exact reproductions of Mr. Boyd's designs. For more than twelve wear the special power of the tendence of the control of the problem of some prized and costly toy.

In the problem of finering the externise the

toy.

In the problem of financing the enterprise the Ætna Securities Company, of Holyoke, Mass., with offices at Northampton, Mass., and 56 Wall Street, New York, has been a factor in Mr. Boyd's final success, this company having been instrumental in raising a considerable amount of the funds so far expended, and it is now rapidly disposing of sufficient stock to furnish funds to complete the work.

That Boyd's labors have been crowned with success is emphasized in the fact that to supply the funds for the completion of the work it is no longer necessary

to sell the stock.

Mr. Boyd told me that should the company sell no more stock the revenues from the sale of power and the shipment of available ores (which can soon be made, owing to the advent of the Great Northern Railroad into this district) would in a short time supply funds to erect the amalgamating and cyaniding plant. Everything is paid for and the completion of the plant will enable the company to commence dividend payments as soon as it is in operation.

The power plant is now lighting Loomis and furnishing all the power needed at the mine. The company has 600 horse-power electrical energy immedi-







LOOMIS, WASHINGTON, PALMER MOUNTAIN IN THE DISTANCE

EXTERIOR VIEW OF POWER-HOUSE.

Beautiful Paris, the Pleasure City of the World

By Eleanor Franklin, special correspondent for Leslie's Weekly

PARIS, April 15th, 1906.

Paris, April 15th, 1906.

ALL GOOD Americans go to Paris when they die."
This, I believe, is an article of faith to most of my countrymen who have enjoyed the privilege of visiting Paris at just the right time and under just the right circumstances to enable them to become really en rapport with the spirit of the place. There are Americans who don't like Paris, just as there are Americans who don't like New York, but these people must forever be of the sort that constitutes the great army of the generally misunderstood. I, for one, am just as much in sympathy with the sentiment expressed in the song, sung by Lillian Russell a season or so ago, about "See Paris, old chappie, and die," as I am with that which gurgles through the joyful measures of "Old New York is good enough for me," and I am always glad to be alive in either place. Just now the really "merry, merry spring" is clothing Paris in colors so brilliant and bathing all things in sunshine so yellow and warm that cheerfulness is forced upon one. One just can't be anything but happy, and that is as the world was meant to be from the beginning. Unhappiness is a crime and triumphant good cheer the highest virtue, and anything that tends to a realization of the evident desire of God that humanity should smile deserves the encouragement and joyful assistance of every man whose chiefest pleasure is not derived from tears. This is one thing in which the French people are admirable, and the happy-go-lucky republicans on the other side of the sea are only a step behind them.

It is said "the English enjoy their pleasures sadly," behind them.

It is said "the English enjoy their pleasures sadly,"

. 424

French people are admirable, and the happy-go-lucky republicans on the other side of the sea are only a step behind them.

It is said "the English enjoy their pleasures sadly," and the truth of this is expressed even in the sad smile of English sunshine. The brightest days in England are mellowed in the purple mists that lend to English landscapes such sad enchantment, and as for the days that are not bright—well, they are heavy with the prayers of the faithful believers in joy for just one little hour of light. I myself have prayed that prayer each day for five long months, and a few times it has been answered, sadly and uncertainly answered; but never has the answer come with sufficient force and conviction to dissipate the gloom which seems to hang always over that dun, brown city of so many millions of sad souls. Then I came to Paris—the city beautiful—and found that joy in life still lives. Paris is particularly fine in spring. It decks itself as no other city in the world does. Nature performs her part in the most jubilant fashion, and all the people follow her example both mentally and materially, with the result that the whole city seems to move to the rhythm of dance music. Añoªhe synshine does it all—the yellow sunshine. It even causes the nowers to blossom upon the thousands of pretty spring hats upon the thousands of pretty spring hats upon the thousands of pretty prench "may mean a lot of things in the American language that no American woman has any desire to be, but whatever idea the phrase may convey, it can never suggest gloom or despondency, or anything dull, gray, and uninteresting, and, after all, kappiness is the highest virtue.

Just now the boulevards and the Bois de Boulogne, the cifés and the theatres, are filled with women all brand new in sunshine finery. And never in the world have fashions been so saucy and self-assertive, or womankind so bent upon making the most of life. That's Paris and New York. It is different in London, where demureness attains its best success—and no English

Ignore the Parisial me tonnection with the subject of them.

I drove to-day out through the Champs Elysées to the Bois de Boulogne, that park of parks, to see what the leaves and the birds were doing, and I stayed until there was danger of the chill of evening dissipating my glowing enthusiasm, when I hurried away like a miser who has found a treasure and is afraid of being robbed of it; for, after all, the east wind must have its April day. The leaves and the birds have done so much more than I had expected, and they were so busily working in the warmth of the sun, that I stayed to watch them, and I verily believe that at the end of three hours I could see what they had accomplished. The Bois de Boulogne is like no other park in the world, and at first it does not impress one as beautiful, or even attractive, but I learned to love it years ago, and to the Parisian it is the highest expression of the thought beautiful. It is literally the Boulogne Wood, and in all of it there are only a few spots where art

has been allowed to interfere with the simple design of nature. It is a dense wood of very small trees. This is why it does not seem beautiful at first. We Americans like everything upon a large plan, and above all things else we love the stately nobility of great trees. We call them "kings of the forest," and like to speculate upon the ages of them and the human events which have transpired beneath their shadows. "Mighty oaks from tiny acorns grow" is one of our favorite proverbs, and it seems to express somehow the spirit of determined American ambition. So it is no wonder that one of us upon first beholding this world-famous "Wood of Boulogne" should exclaim, "Oh, is that all!" It looks at first sight as if it had sprung from seeds sown sometime in the immediate yesterdays, and it looks, too, as if a little discriminate weeding out of small saplings to give the larger trees a chance to grow would improve it in time enormously.

But one soon begins to see that the Frenchman has been allowed to interfere with the simple design

larger trees a chance to grow would improve it in time enormously.

But one soon begins to see that the Frenchman knows what he is doing, and to sympathize with the sentiment which seeks to protect every little upstart of a tender green treelet in the whole forest. These trees grow so close together and their branches are so thickly interwoven that little sunshine can get into the depth of the wood, and the result is that each slender trunk has taken on a coat of vivid green moss. The beauty of this is better imagined than described, and especially now, when the spring sunshine is dappling through the branches of the leafless canopy and flecking all the mysterious shadows with yellow light. The Bois de Boulogne needs only to be known to be loved, and nothing ever seems to quite equal its idealism afterward. The wisdom of the Frenchman decreed once upon a time that nothing should ever be done to mar its primeval simplicity but the cutting of broad avenues, which only add to its rigid severity. Pretty soon it will all be in deep shadow again, because the "tender green leaves, little masters," are bursting through their brown buds and filling the whole place with spring expectancy, and it can't be long before the great splotches of sunshine on the earth beneath will have dwindled to small flecks that will tremble as the wind plays in the thick leafage above.

And in the broad, white avenues intersecting the

will tremble as the wind plays in the thick leafage above.

And in the broad, white avenues intersecting the green deeps are other signs of spring. The Parisian loves his Bois de Boulogne always, but never so much as in these first days, and every afternoon the populace that can afford the drive moves up the grand Champs Elysées in a solid mass of vehicles of every possible description, from the rickety old public call, adorned with its big, white taximeter, to the magnificent motor-car that in Paris finds its highest appreciation, and all alike are bound for the broad avenues of the Bois. There are a number of beautiful and fashionable cafés in this great park, and each has its spacious garden filled with little tables, where, during all the days of the year that are warm enough, the people gather for tea, or the popular café au latit, that would wreck the nervous system of any other nation but the French.

And the thought of café au lait brings me to still another sign of spring in the gay capital. Everybody knows that Paris is the original city of cafés. They are everywhere, at every corner, and in the middle of every block, and each one has its own company of habitúés. They are not like the American cafés in any particular, except that they provide food for the hungry. Their most popular department is out on the sidewalk, under an awning or some other sort of shelter, where there are dozens of little tables and chairs placed invitingly on a carpet of sawdust that smells deliciously fresh and looks delightfully festive. Here

placed invitingly on a carpet of sawdust that smells deliciously fresh and looks delightfully festive. Here the frequenters congregate day after day for cofé au laût and gossip, and the stranger soon learns to drop himself down anywhere and ask for whatever he may

want, while he watches the crowds hurrying along the boulevards in a never-ending, conglomerate, and multicolored stream. These sidewalk cafés are never quite deserted even in cold weather, but when the sun begins to shine in the spring they come to life like everything else, and then through all the warm summer months they are packed with people all the time—gay Parisians who love their boulevards and the sunlight so well that they are loath to go inside even for a sober dinner hour.

Parisians who love their boulevards and the sunlight so well that they are loath to go inside even for a sober dinner hour.

And just one more sign of spring is the little red guide-book in the hands of the much-appreciated annual invading army of American and English tourists. These people are beginning to be everywhere. In England they make much sport of American sight-seers, who come in such droves to London in the summer time, and one hears much exaggerated imitation of the abhorred "American accent." The Londoner will advise even his country cousins to keep away from the Tower, Westminster Abbey, and the picture galleries, because these places are sure to be filled with "those unspeakable Americans with their little red books" from April until November. But, although he doesn't realize it, he is much less popular on the continent, where he goes in swarms with his own little red book, than are those same despised Americans who go around scattering francs with a recklessness born of the mistaken idea that a franc is only twenty cents, any way. The Englishman knows the value of a shilling, and shilling tips are few and far between. Moreover, the Englishman's self-esteem is not tempered with that jovial camaraderie which characterizes the American, and his general notoriety for bad manners is due simply to his manner of announcing the fact that he is English. And he wouldn't be mistaken for an American for the world. In fact, he couldn't be. The first thing an American learns to say in French is "Je suis Americanie"—and he pronounces it "a-merry-cane," making the most of all the "r's"—but he usually says it in such a way that nobody can help being glad of the fact that he is, since it gives him such enormous and wholly inoffensive satisfaction.

Of course it is the cue for a general rise in the prices of everything, but he cheerfully "pays the

it gives him such enormous and wholly inoffensive satisfaction.

Of course it is the cue for a general rise in the prices of everything, but he cheerfully "pays the fiddler," has a jolly good time, and goes home to talk about it for the next ten years. This is the American tourist in general, but he is not to be classed with the American who "goes abroad" every year, and thinks no more of crossing the Atlantic Ocean than dwellers in Brooklyn think of crossing the East River. There are hundreds of these people all over Europe, but they are not distinguishable by their possession of little red books. Indeed, they despise the little red book with a fine scorn that they never fail to express to its simple-hearted devotees, and one would imagine, to hear some of them talk, that they had been born with a finished knowledge of everything European. Needless to say, these Americans are never as popular as the innocent newcomer, who is arriving in crowds just now and filling everybody with joy as he wanders around with his eyes wide open in pleased amaze.

Wonderful Mineral Wealth.

BRITISH COLUMBIA is nearly as large as Washington, Oregon, and Idaho put together. It is fifty times as large as Connecticut, or almost as big as Texas. Of all the Canadian possessions it easily ranks first in mineral production, and about equals our own Colorado in annual output of the various metals. Last year the production was \$21,000,000, and for the past ten years it totals \$152,000,000.

past ten years it totals \$152,000,000.

The Granby mine at Phoenix, the biggest producer in the Dominion, is but a couple of miles beyond Washington's limits, and, including the Granby, there are half a dozen copper-gold mines, almost on our threshold, which have an aggregate production of over 350,000 tons a week. By all geological theory these Dominion ore bodies must find equal expression in Washington, and proof is not wanting a-plenty that these mineral bodies do come entirely across Washington. But the lack of railroads within this State has retarded the development of this rich section of our Northwest.

toh. But the fact of rainteed the retarded the development of this rich section of our Northwest.

One of the most pronounced evidences of the undoubted mineralization of Washington can be seen on 600 acres of land at Danville, Washington, four or five miles south of the famous Granby mine. The principal vein traversing this property is said to be that from which the Granby is producing \$17,000 in bullion a day. The F. E. Houghton Company, Old South Building, Boston, Mass., who organized the merger now known as the Mineral Hill Mining and Tunnel Company, is actively engaged in developing this 600 acres on broad lines, and it is said by all those with whom I have talked in Phænix and Grand Forks, B. C., that Houghton would achieve as great a success with the Mineral Hill st he Granby owners did. The Granby shares are now selling for ten times the price they brought when offered four or five years ago. The Mineral Hill shares, now at fifty cents, ought to be worth in two years five dollars a share. I believe they will, for I have a pretty good working knowledge of this property.

they will, for I have a pretty good working knowledge of this property.

Information bearing on mining in this little-known part of our country may be had free by addressing the F. E. Houghton Company, Old South Building, Boston,

The Heart of Spring.

COME away to the fields, away, away!
Where each bud from its sheath is breaking,
And the young leaves brighten on every spray,
And the blue-eyed flowers are waking.
The paths are open, the streams run wild,
And the birds' swift wings ar- gleaming.
Ah! the heart of the world is the heart of a child
When spring through the land comes dreaming!

LEAVE the town behind, with its toilsome maze
The wheels of its traffic grinding—
Let us go by the old, bright, lonely ways
That were always sweet in the finding.
The ways that lead by the quiet farms
And between the bramble 1 dress,
Where the vines are flinging their spreading arms
Down to the roads' white edges.

COME away to the trysting-place where Love
Once waited, with quick heart beating,
For the glimmering veil, or the waving glove—
And the breathless joy of meeting!
Have our heads grown gray? Are we old, in truth?
Nay, life is a dream entrancing;
For the heart of the world is the heart of youth
When spring through the land comes dancing! MADELINE BRIDGES.





SPRING-TIME IN GAY BOULEVARD DES CAPUCINES.



LOOKING DOWN THE CHAMPS ELYSEES FROM THE ARC DE TRIOMPHE, SHOWING WHAT AN ATTRACTIVE WHITE CITY PARIS IS.

PARIS, THE MOST CHARMING OF ALL EUROPEAN CITIES. THE GAYETY OF OUTDOOR LIFE IN THE NOTED FRENCH CAPITAL.—Photographs from Eleanor Franklin. See opposite page.

The Story of Money, IV.-Curious Facts About Our National Treasury

If THE banks are the arteries of our money system; if cash is the life-blood circulating through the banking media; then in this system there must be one central source of life—a heart. That heart is the United States Treasury Department. As long as all is well with the heart, national life goes on, just as in the case of the human body. From the national treasury, as the heart of the body politic, come the energizing currents without which not a single operation of the government could be carried on. While an individual is stronger or weaker according to the condition of the heart, a nation is stronger or weaker according to the condition of its central treasury. National existence in Spain has for years been somewhat feeble, because of the depleted condition of her treasury. The United States, on the other hand, is the nation of the lion heart, as will be shown in this story of our national exchequer.

426

exchequer.

Bankers promote national strength by safeguarding

Bankers promote national strength by safeguarding the money of individuals; financiers develop national strength by safeguarding the banks; the officials of the Treasury Department insure national strength by safeguarding the money of all the people—the public money. Let me therefore set down some of the more interesting facts relating to this centre of our financial system, the Federal pocket-book.

The Treasury Department is the most important branch of the government next to the State Department. It is the fiscal agency of the people. At its head is the Secretary of the Treasury, who, for a salary of twenty-two dollars a day, is responsible for the collecting and disbursing of a million and a half of dollars every day in the year, and for the custody all the time of more than a billion dollars in cash and bonds. The various secretaries of the last forty years have han-

MR. FRANK TILFORD, BANKER, NEW YORK CITY

dled altogether the incomprehensible sum of \$45,000,-000,000. What is more, during all that time less than a quarter of a million dollars were lost in the Treasury

000,000. What is more, during all that time less than a quarter of a million dollars were lost in the Treasury Department.

During any one week of the present year the treasury officials expended more than was required to maintain the entire public service for the whole year of 1805. The money collected by the treasury last year, in round figures, was \$540,000,000. The total amount expended in the same twelvemonth was \$582,000,000. We spent thus \$42,000,000 more than we took in; but full \$40,000,000 of the excess of expenditure over revenue is accounted for in the single check given in payment for the Panama Canal property.

The biggest bill collected by the treasury was \$261,000,000 for customs; the second largest bill collected was for \$232,000,000 for internal revenue; then \$9,000,000 was taken in for the sale of public lands, and \$37,000,000 for various small matters. The largest bill paid in the same time was \$142,000,000 for pensions; then \$115,000,000 for our army and \$102,000,000 for our navy. To Indians there was paid a little matter of \$10,000,000. Finally, the treasury expended \$186,000,000 for mere miscellaneous "items." If we count all the dollars paid out by the treasury since Mr. Roosevelt entered the White House we find that the sum is equal to the sum of all the money in the country at the present time—or about two billion.

Now what one man in the Treasury Department at

two billion.

Now what one man in the Treasury Department at Washington paid out all its hard cash—all that two billion—in the last four years? Was it the secretary? No; because the secretary corresponds to the head of a great banking or commercial concern engaged in the business of making and distributing

money; and the head of the firm does not usually attend himself to the actual physical work of paying. Was it the treasurer of the United States? No; because he is the manager of the concern, and managers do not usually pay the firms' bills with their own hands. The man who paid out all that two billion was the cashier of the concern, the comptroller of the



EX-UNITED STATES SENATOR WARNER MILLER, PRESIDENT SIERRA CONSOLIDATED MINING COMPANY.

treasury, Mr. Robert J. Tracewell. Mr. Tracewell is probably the only man in the world who spends a million and a half, dollars every day of his life. Every time Mr. Tracewell pays out that million and a half he earns the munificent sum of \$15.06 for himself; for that is his daily wage for being the watch-dog of the people's money. The comptroller of the treasury is little known to the man in the street; but to whoso wishes to get the smallest fraction of a dollar out of Uncle Sam's pocket-book, Mr. Tracewell is mighty well known.

Have you a bill against the government? Your bill, even if for only one cent, must bear Mr. Tracewell's O. K., as comptroller of the treasury, before payment will be made. For it is he who pays the nation's debts. Once he O. K.'s your bill, you will get the money sure as death. As for the payment of a bill for



one cent, that's not a joke. It's twice a reality. A check for one cent was issued to Grover Cleveland at the end of his last term, for the balance of salary due him as President. Cleveland has never cashed that check. It hangs in a frame in his house at Princeton. As long as it remains in that frame the account remains unclosed on Mr. Tracewell's books. Hence

that one-cent account has made and is still making more trouble than the check for \$20,000,000 for the Philippines, or the check for \$40,000,000 for the Panama Canal rights.

Philippines, or the check for \$40,000,000 for the Panama Canal rights.

A more recent one-cent case was a treasury check issued to the New York Maritime Exchange refunding excess of duties. That check was sold at auction as a curiosity, and still remains uncashed, thus making one more transaction for the nation's cashier to account for in his annual report of how he spent a milion and a half every day. Mention of these one-cent cases is made to show the thoroughness of the treasury system. Payments are made in many parts of each State in the Union, and, though all the book-keeping is done at Washington, yet there is no confusion. So perfect is the system that it is but the work of a moment for Mr. Tracewell to furnish the facts relating to any account, however big or little, opened since the government began.

While Mr. Tracewell is the nation's cashier, we have, as the custodian of the people's money, the treasurer of the United States, Mr. Charles H. Treat. It was Mr. Treat and his predecessor, Mr. Ellis H. Roberts, who only recently completed the biggest financial transaction in the history of the whole world. Crossus, last King of the Lydians, richest man of his time, and far poorer than John D. Rockefeller at that, never knew anything like a transaction involving the sum of \$1,259,598,278.58\frac{3}{6}\$. That was the sum reported by Mr. Roberts on hand on the day of his resignation. And after two months of counting, that whole sum, without a cent's variation, was turned over to Mr. Treat.

"In counting such a large sum of money," said Mr. Treat, when the counting was finished, "it is usually



GUY EVERETT WELLS, PROMINENT ATTORNEY OF NEW YORK

next to impossible to make the actual amount of money agree with the books. But this count is in perfect harmony with the books, even to the fractional part of a cent. The two-thirds of a cent which appear in the total, result from a divided coupon forming part of the treasury holdings. When the treasurer of the United States went out of office at the close of Cleveland's administration, people thought it a wonderful thing that the funds of the treasury should be so near the billion mark. But now a billion seems small as compared with the total sum in the treasury vaults. The last count of the funds in the treasury occurred in 1897, and lasted eight months. The present count was accomplished much more rapidly because of an improved system of counting. This count was entirely devoid of surprises—no discoveries of a sensational nature, no queer happenings—something extraordinary in such cases."

Having received the public funds, the next duty of the Treasury Department is their safe custody. For this purpose the department uses the treasury vaults at Washington and the vaults of the nine sub-treasuries at Baltimore, Boston, Chicago, Cincinnati, New Orleans, St. Louis, New York, San Francisco, and Philadelphia. The vaults at the treasury building at Washington are guarded day and night by old soldiers under a captain and a lieutenant. Each guard carries a six-shooter, not for pretty, but for use on any living target that presents itself during any one of his quarter-hour patrols. Some further idea of how the public money is guarded is adduced in the fact that if an employé is found with even a strip of waste paper from one of the "distinctive" sheets on which greenbacks are printed, he is liable to imprisonment for fifteen years and a fine of \$5,000. As a matter of fact, however, no employé has ever attempted to steal money

from the Treasury Department in the money-manufac-

Money is not the only thing the department has to do with. Valuable aids to commerce and trade are also part of the treasury work. There's the Lighthouse Service, for example, maintaining 1,100 lighthouses and beacon lights, and forty-two lightships, and 5,000 bell and gas buoys, all at a cost of \$4,000,000 avyear. And there's the Life-saving Service, with its 250 stations and its 2,000 surfmen—a service which in a quarter of a century has saved property to the value of \$200,000,000, not to speak of losing only twenty lives of each 5,000 imperiled. Then there's the Marine Hospital Service, or National Health Bureau, with its dozen national quarantine stations—a service that took charge of New Orleans last summer and restored the confidence of the people at a time when yellow jack was about to precipitate a panic. And there's the office of the supervising architect, the biggest architect office in the world, where 350 existing public buildings were planned and their construction superintended, at a cost of \$120,000,000.

Altogether the department employs more than thirty thousand persons, representing a population larger than that of a city like Schenectady. Five thousand persons are employed in the treasury building at Washington—and among such employes, formerly, were such well-known men as Ell Perkins, the humorist; John Burroughs, the poet of nature; Walt Whitman; and William D. O'Connor, of the Life-saving Service, whose untimely death deprived the country of a brilliant novelist.

To go back to those fascinating vaults in the treasury building and in the nine sub-treasuries—all the government indebtedness is paid out of the surplus cash in those vaults. Yet not a single one-dollar greenback can be taken out of any of the vaults until Congress has appropriated one dollar for a specific purpose. The Supreme Court may render judgments, but not a cent can it draw to pay on any such judgment until Congress nakes the appropriated seventy-five dollars; by the order of the fifteen dollars balance could be used to

tion of the Lion Heart.

The Men Who Own the Metropolis.

REAL ESTATE is, and always will be, one of the safest of investments. But where will real estate yield highest profit? Where but in greater New York and its trolley-connected suburbs—with its five billions of dollars' worth of real estate and its five millions of inhabitants? For the metropolis means the money centre—the place where property increases in value day by day through the necessity for more homes, and hence through constant spending of cash for real estate.

But how can you—who live in the South or the

But how can you—who live in the South or the middle West or in New England or the Northwest, or wherever this paper is read—how can you invest your little money in this New York suburban real estate that everybody wants to buy and on which everybody wants a house? It may be you can invest \$500 or only \$100 in this way. Or perhaps you wish to make such investment by paying \$5 a month, or



MR. L. W. SPEAR, PROMINENT REAL-ESTATE OPERATOR, NEW YORK

only \$1.25 a week. But, again, how make such investment? Shall you buy a single lot? It would hardly pay you. Besides, you would be harassed with legal details and expense.

But there is now a company in New York that attends to all the details for you in such matters in such a way that you have not a cent of expense. That is, the company invests your money for you in New York suburban real estate, guaranteeing you interest of six per cent. and fifty per cent. of net profits accruing from purchase of real estate and erection and sale of suburban homes—and you can withdraw your money suburban homes—and you can withdraw your money

at any time.

This company is Spear's Realty Corporation, Luther Wesley Spear, president. Mr. Spear himself has successfully passed the third degree of microscopic scrutiny as to character; and his corporation has been K-rayed, as it were, as to financial standing. And both the man and the company have been found all-worthy of the full confidence of the small investors of this country wherever they live.

Mr. Spear has already proved that he will do what he says he'll do and here's his proposition to you, in his own words:

his own words:

"Thousands of houses can be built in greater New York and suburbs, and sold quickly for a good profit. We can use \$100,000 in this way, and make \$300,000 or \$400,000 in two or three years. To do this I have formed my 'New Home Building Syndicate'. This syndicate plan involves 1,000 interests of \$100 each. It gives the man who can invest from \$100 to \$500 an opportunity to put this small sum in a real-estate investment that will be safe, make a good profit, and be withdrawn when needed. The \$100 interests can be paid for all cash at 10 per cent. discount, or \$90 net; or they may be paid in installments of \$5 a month. A bond is issued by my company to each investor showing the interest the holder helds in the entire real estate purchased, and stipulating: First, six per cent. per annum accumulating interest; second, fifty per cent. of the net profits to be divided among all investors; third, no expense whatever to investors for managing and selling the real estate; fourth, all real estate or cash to be held in trust as security for all investors."

Such is Mr. Spear's offer to you, every statement having been proved good and true by those who have already invested. It is a splendid money-making offer for the reader in any part of this Union. For, to hold an interest in real estate and in the building and sale of homes in and near the metropolis, means money quickly multiplied, and hence large profits. The reader Thousands of houses can be built in greater New

an interest in real estate and in the building and sale of homes in and near the metropolis, means money quickly multiplied, and hence large profits. The reader cannot do better than join Mr. Spear's syndicate at once by taking a \$100 interest for \$90, or a \$500 interest for \$450 on the admirable conditions and easy terms named above. Be one of the men—or women—who own the metropolis of America, addressing, for this purpose, Spear's Realty Corporation, 171 Broadway, New York City, Luther Wesley Spear, president.

Most Nervous People in the World.

MORE AND more the health of the American people is receiving needed attention. In the Lowell Institute, Boston, Dr. James Jackson Putnam, M.D., professor of neurology in the Harvard Medical School, Boston, is delivering a course of eight lectures on "Certain Prevalent Nervous Derangements and the Outlook for their Prevention." He ranks among the first of living authorities on nervousness. Americans are the most nervous people in the world, which means both that they are the most vital, living, forceful people, because people live more in their nerves than in their muscles, but also means that Americans are most exposed to debility by excessive emotionalism and by over-work. Frenzied finance, as a characteristic of business, means "bedlam" to many business men. The number of professional men who are breaking down in youth and middle life is steadily increas-MORE AND more the health of the American people

ing. Professor Putnam says that "the tendencies of the present day are to increase nervous sensitiveness," that this is pre-eminently a nervous age. Worry, not work, is the great danger, and it has been said to be "characteristic of modern life." Professor Putnam also says that "the whole problem of the relation of the mind to the body needs re-statement." In such re-statement will be found the secret of the growth of so-called Christian Science, and also the correction of its errors. correction of its errors.

Leslie's Weekly Poem Highly Honored.

IT WILL interest the many readers of LESLIE'S WEEKLY to learn that among the few precious documents inclosed in the corner-stone of the fine monument to the late President McKinley, now being erected at Canton, O., was the printed copy of a poem by our well-known contributor, Miss Minna Irving. The verses first appeared in our issue of June 23d, 1900, under the title, "McKinley's Mascot Band." The following letter explains how the poem was selected for the honor of inclosure in the monument's base:

for the honor of inclosure in the monument's base:

CANTON, O., November, 1905.

MISS MINNA IRVING, NEW YORK CITY;

My dear Miss Irving—You will undoubtedly be interested, probably pleased, to learn that a copy of your poem entitled "McKinley's Mascot Band" was accepted by the trustees of the National McKinley Memorial Association as our contribution to the very limited number of almost sacred documents deposited in the box of the cornerstone of the monument, which was laid to-day. While conveying this information, permit me to add that it was my scrap-book copy—the only one I had for preservation. I wish I might'have another to replace it. And now, I feel that if you would give us an autograph copy of this poem on one side of one sheet of paper, it would be a desirable souvenir which we would frame and hang in our room among many others from all parts of this country.

Yours very truly, The Grand Aray Band.

Parry van Horne, Manager.

The unusual circumstances above related add new

The unusual circumstances above related add new meaning and interest to this poem and justify its reprinting in these columns. It reads as follows:

MCKINLEY'S MASCOT BAND.

(The President's horse band from Canton has played at every nom-ination in his political career, and was a leading feature at the Phila-delphia convention.)

I harnessed up the old gray mare I harnessed up the one gray mane.
Upon convention day.
And found the Quaker City dressed
In flags and streamers gay.
To vote, upon November next,
For silver I had planned,
But that was ere I heard it play—
McKinley's mascet band.

McKinley's mascot band.

I never cared for fancy trills;
I like the songs I know—
The melodies thet farill my heart

With thoughts of long ago.

"Suwanee River," "Home, Sweet Home,
"John Brown," and "Dixie's Land,"
The honest Yankee airs it played—
McKinley's mascot band.

McKinley's mascot band.

Oh, half the world might talk a year And never change my mind, But something in the music touched A chord that's hard to find.

It played the tunes of auld lang syne And made me understand A ballot is a solemn thing—McKinley's mascot band.

A voter holds within his hand A voter holds within his hand Old Glory's power and pride, And should not be in haste to ch A leader true and tried. We need a careful captain yet The state-ship to command: All this and more its music said-McKinley's mascot band.

The man who sent the starry flag The man who sent the starry ha
To victory on the sea
And built the nation's credit up
Is good enough for me.
The North and South as brother
Are marching hand in hand
Together to its stirring strains—
McKinjen's masers, band

MINNA IRVING

Found Out

A TRAINED NURSE DISCOVERED ITS EFFECT.

NO ONE is in better position to know the value of

NO ONE is in better position to know the value of food and drink than a trained nurse.

Speaking of coffee a nurse of Wilkes-Barre, Penn., writes: "I used to drink strong coffee myself and suffered greatly from headaches and indigestion. While on a visit to my brothers I had a good chance to try Postum Food Coffee, for they drank it altogether in place of ordinary coffee. In two weeks, after using Postum, I found I was much benefited, and finally my headaches disappeared and also the indigestion.

"Naturally I have since used Postum among my patients, and have noticed a marked benefit where coffee has been left off and Postum used.

"I observe a curious fact about Postum used among mothers. It greatly helps the flow of milk in cases where coffee is inclined to dry it up, and where tea causes nervousness.

causes nervousness.

"I find trouble in getting servants to make Postum

properly. They most always serve it before it has been boiled long enough. It should be boiled fifteen or twenty minutes and served with cream, when it is certainly a delicious beverage."

"There's a reason" for Postum



THE BEGINNINGS OF A SUTTLEMENT ON THE PROJULIS OF OKLAHOMA.

FOUR HUNDRED thousand home-seekers will this spring cross the Mississippi River, westward bound. They are going to farms in the middle West, and are paying higher prices for land than ever before known in the plains region. "The land craze of the prairies is becoming exciting," said a Nebraska banker. "Our bank had about ten thousand acres of land, costing us forty dollars an acre. We received eight per cent. interest in rents. Now it is worth eighty dollars an acre, which makes the rent four per cent. We are selling it—but it may be worth one hundred dollars an acre in a year from now."

A London paper sent a correspondent from the home office to investigate the land craze. He has been up into the Northwest and has investigated the Canadian boom. "The whole country appears to be for sale," said he, when making his tour through the middle West. "The land from the Red River to the north pole is on the market. I found ministers on small salaries paying installments on land purchases in Assimiboia, school teachers speculating in Dakota, and railroad men buying Oklahoma land on margins. Signs along the railways tell of land for sale and money to loan it you out. It seems that the investor against the land craze—for there is coming a period of depression that will cause much loss to speculators."

But the trains run west from Chicago in four sections; the land agents are selling farms by the dozen in every town between Missouri and the Pecos valley. Whole train-loads of settlers' household goods are hauled down into the Panhandle of Texas. Ranches are giving way to farms. Towns are springing up where cattle grazed last year. New railways are projected across open reaches of plain. Everybody is interested in real estate and hopes to see the prices climb higher.

"Our bank lost \$115,000 in deposits in one week from land buyers' checks," said a Kansas banker. "We gained, however, \$15,000 in deposits on the week's business, owing to the sales made. It is simply a swapping of accounts. I am afraid that the top will come,

Four years ago a man bought a square mile of land two hundred miles west of Kansas City and ten miles from a railway for \$16,000. He sold three-fourths of it the other day for \$24,000, with no improvements made nor any material change in the surrounding conditions. It is a sample of the land craze. No definite figures can be given of the number going to various sections. A well-informed railway man of St. Paul places the "home-seekers" traveling over the Northern Pacific, Great Northern, and "Soo" lines at 100,000. A competent estimate of the Southwest travel

places it at 175,000. Through the Omaha gateway are going, probably, 60,000 more. Canada takes the are going, probably, 60,000 more.

It is no uncommon thing for a quarter-section (160



WESTERNERS SETTING OUT FOR THEIR NEW HOME



EXCURSION OF HOME-SEEKERS BOUND FOR THE STATE OF WASHINGTON.

acres) in Oklahoma to sell for \$5,000. Lands in central Kansas and Nebraska are selling for fifty dollars to seventy dollars an acre. An eastern Dakota farmer wants sixty dollars an acre for a well-improved farm.

These prices are forty to fifty per cent. higher than six years ago. "Four years ago I lived in central Nebraska," said a Denver capitalist. "I went two counties west and bought three thousand acres of land.

Two years later I sold it for an advance of five dollars an acre—forty per cent. on my investment. I took the profits and with my family spent a year in a trip around the world—and then did not get rid of nearly all. I am buying land yet farther west, for every foot of grass and farming land between the Rocky Mountains and the Missouri River will be in increasing demand as the years go by."

All this and much more is related to the

Rocky Mountains and the Missouri River will be in increasing demand as the years go by."

All this and much more is related to the home-seeker by the voluble real-estate agents who wait on the station platforms. The agent of to-day is the same old optimistic boomer of 1885, only with a more important manner and a different set of agricultural terms. He talks of "dry farming," semi-arid lands, "rice belts," and "alfalfa profits." He greets with the same old eagerness the tanned, travel-stained man who leaves the chair car with a small hand-bag and an inquiring expression of countenance. He has a printed pamphlet with a bewildering list of 500 or more farms for sale, and he will gladly board and lodge the stranger, besides taking him on inspection tours, in order to keep him away from rivals. The fascination of a prospective two per cent. commission on sales is sufficient inducement.

Recently the land office at Minot, N. D., has held the record for homestead entries, with 8,770 in the last fiscal year. Woodward, Okla., is second with 4,350, and Dodge City, Kan., a close third. In the past two years the booms in public land, or homestead settlements, have been in a district reaching from the British Columbia line down to Oklahoma, in a district just beyond the Missouri River. The boom which has been on at Woodward, Okla., for about two years is subsiding, but in western South Dakota, between the Missouri River and the Black Hills, and in western (and especially northwestern) North Dakota, is the liveliest kind of business.

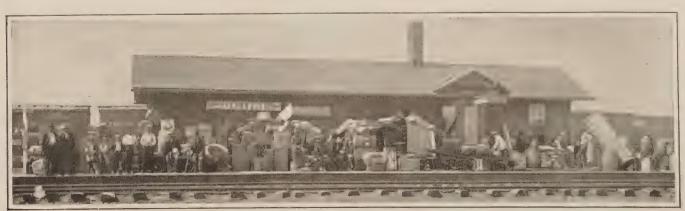
The settlers' movement in the Westerness and settlement and in the westerness and seatlement in the westerness and seatlement in the westerness and seatlement and in the seatlement and seatlement in the westerness and seatlement in the westerness and interest on the seatlement in the westerness and in

western) North Dakota, is the liveliest kind of business.

The settlers' movement in the West shows no indication of becoming less important. Railways, States, towns, immigration associations, real-estate men are more active than ever in seeking immigration. Natural population increase means need of place for overflow. Stocks, corporations, manufactories rise and fall—land is eternal. With the modern understanding of soil and climate, with the discovery of crops that grow whether much or little rain falls, the farmer cannot fail, and he will move so long as cheaper land exists than that which he possesses. When there is no cheaper land—he will move, anyhow; this perennial exodus is a part of the West's life.

C. M. HARGER.

C. M. HARGER.



SETTLERS' GOODS UNLOADED ON THE STATION PLATFORM AT AN OKLAHOMA TOWN.



EARTHQUAKE AND FIRE IN THE PACIFIC COAST METROPOLIS.

STATELY AVENUE UP CALIFORNIA-STREET HILL STREWN WITH DEBRIS BY THE SEISMIC SHOCKS, AND FIERCE FLAMES COM PLETING THE RUIN OF THE SHATTERED BUILDINGS—NEW \$3,000,000 FAIRMONT HOTEL SEEN ON TOP OF HILL WAS SAVED, THOUGH SCORCHED.—Drawn especially for Leslie's Weekly.



CAMP CAMERON, TWO MILES NORTH OF WASHINGTON, WHERE THE REGIMENT WAS STATIONED IN 1861



REVIEW OF THE SEVENTH IN TASH! JON SQUARE, NEW YORK, IN 1852.



May 3, 1906

COL. DANIEL APPLETON, COMMANDING THE SEVENTH REGIMENT From the painting by Creifeld.



THE SEVENTH REGIMENT ARMORY, AT SIXTY-SEVENTH STREET AND PARK AVENUE. - A. E. Dann.



FORT FEDERAL HILL, NEAR BALTIMORE, GARRISONED BY THE SEVENTH, 1862-3.

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THE SEVENTH CELEBRATES ON MAY 5TH THE BUNDREDTH ANNIVERSARY OF ITS ORGANIZATION.

THE SEVENTH

WITH the glint of moving steel and the trumpet's stirring peal.

And the fifes complaining shrilly, and the crash of rolling drums.

And the gleam of crimson cords, and the sound of clanking swords,

Brave and steady, always ready, lo! the gallant Seventh comes.

Many a girlish bosom thrills under furbelows and frills

As the ranks of gray-clad soldiers swing so proudly into sight:

Many a boyish heart beats high as the battle-flags go by,

Every faded fold the record of a long-remembered fight.

WOULD you know the Seventh's story? 'Tis a tale of martial glory

Sincs at duty's call it fell in line a hundred years ago.

In the neat and trim array of the uniform of clanking swords,

Brave and steady, always ready, lo! the gallant Seventh comes.

Many a girlish bosom thrills under furbelows and frills

As the ranks of gray-clad soldiers swing so proudly into sight:

Many a boyish heart beats high as the battle-flags go by,

Every faded fold the record of a long-remembered fight.

WOULD you know the Seventh's story? 'Tis a tale of martial glory

Sincs at duty's call it fell in line a hundred years ago.

In the neat and trim array of the uniform of classification of the uniform of start with the leveled bayonet, the battle-smoke and flame.

Savage riots it has met with the leveled bayonet, the are with the leveled bayonet, the are with the leveled bayonet, the camp, or on review, or upon the avenue

On parade, its matchless marching and its gay and dashing air, gay and dashing air, gay and dashing air, the camp, or on review, or upon the avenue

On parade, its matchless marching and its gay and dashing air, and and buttons smart, capture every maiden's heart.

Proving once again the saying that the brave deserve the fair.

And their soldierly appearance is a picture to the eye:

And their soldierly appearance is a picture to the eye:

And their soldierly appearance is a picture to the eye:

And their soldierly appearance is a picture to the eye:

And their soldierly appearance is a picture to the eye:

And the wavin

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WM. TAYLOR & SON PROPRIETORS

Jasper's Hints to Money-makers

HAVE frequently remarked that it is the unexpected which happens in Wall Street. The sharp and sudden decline that followed the terrible disaster on the Pacific coast was as unforeseen as the causes that operated to produce it. It is a curious circumstance that great natural disturbances like that on the Pacific coast have usually occurred in times of money stringency. Considering the enormous loss, the absolute dissipation by fire of hundreds of millions of dollars' worth of property in San Francisco tion by fire of hundreds of millions of dollars' worth of property in San Francisco and vicinity, the shock to the stock market was less than might have been expected. It is true that this loss will be apportionately made up in part by the insurance companies, but it is an absolute loss all the same, for what has gone up in fire and smoke has disappeared forever as material wealth. What the inup in are and smoke has disappeared for-ever as material wealth. What the in-surance companies pay, they lose, and the fear of Wall Street, at the outset, was, and still is, that the enormous pay-ments the fire-insurance companies must make will add to the strain on our resources, increase the stringency in the money market, and strengthen the tend-ency to sell stocks in order to obtain

The appalling misfortune of the Pacific coast has given the stock market the severest shock it has experienced in many years, and I doubt if it will recover its equilibrium quickly. The wound is many years, and I doubt if it will recover its equilibrium quickly. The wound is too deep and the injury too far-reaching. Eventually San Francisco will rise again in its glory. Of that there can be no doubt. And its recovery may be more rapid than we anticipate. In no other country, could a great city re-establish itself so easily and so quickly. The great wealth of the Pacific coast has witnessed a marvelous development caring the uset. itself so easily and so quickly. The great wealth of the Pacific coast has witnessed a marvelous development carring the past decade. Its rich mineral districts, its boundless areas of cultivated soil, its fruitful orchards, its profitable oil wells, and all its wonderful natural resources, combine to make it one of the wealthiest sections of the country. It has a prosperous, industrious, hopeful, and buoyant people. It has wealth in reserve and abundant credit, and with these the work of rehabilitation will proceed. And this will mean a tremendous demand for building materials—lumber, brick, and especially iron and steel. It will mean plenty of work and good wages for an army of craftsmen, and it will mean a new, better, more beautiful, and greater city at the Golden Gate. Had the disaster happened at a time when other unfortunate circumstances were occurring, or were about to occur, and had this combination of adverse conditions driven one or two great banking houses to the wall, Wall Street might have suffered the worst consequences, and the fact that it met the situation so well indicates that it has inherent strength. But the shock of the disaster adds one more to all the various elements that have combined during the past few months to make further liquidation es-

adds one more to all the various elements that have combined during the past few months to make further liquidation essential to the stability of the future. Inflation stimulates speculation. Stringency in the money market swings the pendulum the other way and invites liquidation. The trouble with the situation in Wall Street is that we have been doing as everywheat known. situation in Wall Street is that have been doing, as everybody knows, more business than our means would justify. The inflation of the currency, during the past few years, and the inmore business than our means would justify. The inflation of the currency, during the past few years, and the increased production of gold throughout the world, which, it was supposed, would prevent money stringency for a long time to come, have failed to meet the exigency because the entire country has developed an abnormal appetite for speculation. The situation to-day is not different from what it has been at interspeculation. The situation to-day is not different from what it has been at inter-vals during the past two or three years. The Secretary of the Treasury has had to come to the relief of the money market

on three occasions, and each found the stringency a little more acute. It was supposed that the secretary had exhausted measures of relief, but he seems to be ingenious in discovering new

[NOTICE.—Subscribers to Leslie's Weekly at the home office, 225 Fourth Avenue, New York, at the full subscription rates, namely, five dollare per annum, or \$2.50 for six months, are placed on what is known as "Jasper's Preferred List," entiting the precincts of the National City Bank, additional charge is made for answering questions, and all communications are treated confidentially A two-cent postage stamp should always be inclosed, as sometimes a personal reply is necessary, All inquiries should be addressed to "Jasper's Avenue. New York, Lity Bank, addition was danger-kleine that followed the terrible disaster the unexpected which happens in Wall Street. The sharp and sudden decline that followed the terrible disaster ous. Money was needed and needed right away. The City Bank had ordered gold from Europe, but it would take a week to get it. Secretary Shaw thereupon, on proper security, lent the aid of the government to the bank to tide over the week while the gold was in transit This expedient had never before been re In sexpedient had never before been re-sorted to by a Secretary of the Treasury. It saved the situation for the time being, but it opened the eyes of bankers at home and abroad to the peril of our financial condition.

Brokers may tell their clients that the money stringency is only a temporary matter, but I do not believe it. When a great nation like Russia, which a year or two ago was regarded as one of the few first-class Powers of the world, is compelled to borrow money to the tune of \$500,000,000, really on a 6 per cent. basis, with a prospect that, within a year it will have to borrow a great deal more on still severer terms, it is easy to perceive that the demand for money is far greater than the supply. As the perceive that the demand for money is far greater than the supply. As the London Times says: "The gold hunger is almost universal, and as trade increases and the spending power in most communities grows, the demand for credit tends to run the risk of straining the structure." In no country in the world is the strain greater than in the United States.

I have called attention to the fact he

I have called attention to the fact before, but it is proper to call attention to it again—that we are in a speculative whirlpool. In Boston everybody wants to speculate in copper stocks; in Pittsburg the craze is for mining stocks; in parts of the West the boom is in oil wells; in other parts in lead and zinc mines; in the West and Murthwest and parts of the South in real estate; and in Wall Street everything goes that the brokers can sell. Is it surprising that there is not enough money to go around, that interest rates are stiff and credit growing cautious and conservative? The pendulum can swing just so far in the I have called attention to the fact be growing cautious and conservative? The pendulum can swing just so far in the upward direction before a downward movement must begin. Does the recent liquidation in Wall Street signalize the beginning of the downward movement? Perhaps not. It is possible that the impetus of the speculative movement may carry it a little higher, but the higher it goes, the lower it must dron. Everygoes, the lower it must drop. Every-body will rejoice to see the stringency in Wall Street at an end, but I do not see how it can abate unless there is liquida-tion far more extensive than has yet oc-

'Argentine, Kan.: 1. I agree with you nt that, in this market, a man had better b a bull nor a bear, but a careful observer

"Baltimore: The Mogollon Gold and Cop-mpany is in a district in New Mexico, which acting a good deal of attention from mining

Continued on page 433.

Business Chances Abroad.

A MERICAN ice and refrigerating machinery is in demand in Canada this spring. Consular reports indicate that many ice factories will be started, as the mild winter prevented storage of natural ice in usual quantities

COMMERCIAL AGENT GREENER. OMMERCIAL AGENT GREENER, of Vladivostok, has received applications for catalogues of dealers in, or manufacturers of, flour-milling and well-drilling machinery. He requests that firms interested should send to the consulate at Vladivostok a list of their lowest prices, and state what their requirements will be a to manufacture of source of the state of t will be as to manner of payment

CONSUL-GENERAL WATTS, of St. ONSUL-GENERAL WATTS, of St. Petersburg, reports that the ministry of commerce has just approved the regulations covering the establishment of commercial agencies in Russia for supplying information concerning the financial and commercial standing and responsibility of companies, firms, and individuals. Up to this time nothing of the kind has been allowed in Russia, although there has been allowed. though there has been a long-felt need

MINISTER O'BRIEN reports that the MINISTER O'BRIEN reports that the Uruguayan government has agreed to postpone for four months the letting of contracts for the construction of highways and bridges in Uruguay in order to give American manufacturers and contractors sufficient time to prepare and send in their proposals. Details of the improvements to be made, and the manner is which the recover appropriated in ner in which the money appropriated is to be expended have been previously re-ported by Consul O'Hara at Montevideo.



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Mining Notes of Special Interest.

THE HEAVY demand for zinc makes that metal valuable, and the many mines in Colorado are behind in orders. Zinc will become the third metal in value in that State this year.

THE MINING world has its eyes fixed on copper, and that will be the chief of the baser metals for a generation. Some well-posted men declare that the demand will so far exceed the supply that the price of copper will rise to unheard-of figures within a few years.

THE COLORA-DO production of copper will make this year notable. A new-process establish-ment in Dopugn

ment in Denver will swallow all the copper ore it can get. There is copper in abundance in Colorado, though few of the lodes have been worked. Experts assert that Colorado will be the "copper State" in ten years.

Jasper's Hints to Money-makers.

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GREEN AND YELLOW Known as Chartreuse



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Life-insurance Suggestions.

[NOTICE.—This department is intended for the information of readers of Lesling's Weekly. No charge is made for answers to inquiries regarding life-insurance matters, and communications are treated confidentially. A stamp should always be inclosed, as a personal reply is sometimes deemed advisable. Address "Hermit," LESLIE'S WEEKLY, 225 Fourth Avenue, New York.]

treated confidentially. A stamp should always be inclosed, as a personal reply is sometimes deemed advisable. Address "Hermit," LESLE'S WEEKLY. 225 Fourth Avenue, New York.]

THE ANCIENT ORDER of United Workmen, one of the oldest and strongest of the fraternal bodies, with a membership of over 400,000, is one of the latest and most conspicuous of these fraternal societies to succumb to the necessity for an increase in rates with its old members. At a meeting held a few weeks ago, the Illinois grand lodge of the United Workmen decided to raise the insurance rates of the order in that State for members more than fifty-five years old. The increase will make the rates thirty-five per cent. higher than at present. The alleged cause for the action was the inability to meet death claims that had accrued during the past three months. The New York State jurisdiction of the Workmen has increased the insurance rate for its members in this State by almost one hundred per cent., and many members are resigning because of it. The Supreme Lodge has agreed to assist in liquidating the New York State jurisdiction's indebtedness, which amounts to some \$700,000. In a letter to every member, August Steinbicker, grand master workman, says that, "after the completion of this month's payment, no claim over six months old will remain unpaid." One is moved to contrast this promise with the practice of all the standard life companies in paying death claims within the to thirty days after proofs are filed. It is quite possible that by these increases in the rates for old members the United Workmen may tide over the present crisis and perpetuate itself for a few years longer; but the financial weakness disclosed in these sudden and unjust assessment advances is inherent in the system itself, and will prove fatal soon or late.

"B," Matawan, N. J.: I regard the Casualty leading and the late of the company of America with favor. It has an excel-

in the system itself, and will prove fatal soon or late.

"B." Matawan, N. J.: I regard the Casualty Company of America with favor. It has an excellent conservative management.

"B." Augusta, Ga.: I do not regard it very favorably. It has passed through several emergencies. There are older, and stronger companies.

"Small Police" Clevelanc: 1 Mass of the large companies of the large companies.

"Small Police" Clevelanc: 1 Mass of the large companies of the large companies.

"Small Police" Clevelanc: 1 Mass of the large companies of the large companies.

"Sum of the large companies of the large companies of the large companies of the large companies.

"Out none is inclined to turn anything down at present. 2. The Prudential, of Newark, issues policies, small or large. 8. You would get a more satisfied to the large companies of the large companies. One street is the large companies of the large companies of the large companies of the large companies. One refers to dividends in life insurance, showing premiums received, dividends paid, and surplus accumulated by twenty-seven Ametics, bound in paper, as sooications, of fire and old-line companies. One refers to dividends in life insurance, showing premiums received, dividends paid, and surplus accumulated by twenty-seven Ametics, bound in paper, are sooil at a nominal figure. You can address the Spectator Company and cet any or all of them by mail. They are compiled with great care and accuracy. 2. I know of no such school.

"B. P." Toledo: I. The irecent developments regarding the Northwestern Mutual Life have caused ant to know that relatives of the president of the company have been making loans on insurance policies at a much higher rate of interest than loans made by the company itself. Nor is it pleasant to company the company itself. Nor is it pleasant to companies. But this boast will not be heard so often hereafter. No policy-holder should accept an agent's estimate

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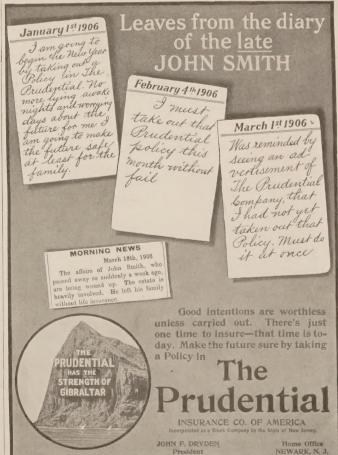
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THE EITTLE DARLING.

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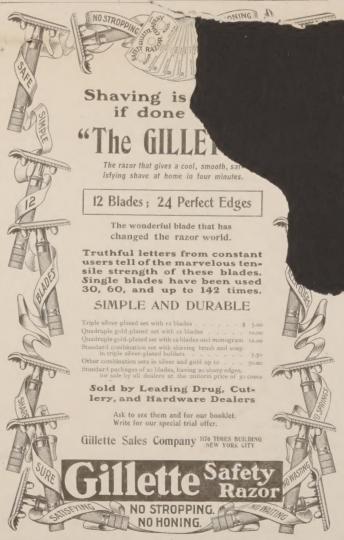






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